





507510

5

17

12

83

1892

5.1


4.2

LAWS

RELATING TO

BANKS, SAVINGS BANKS,

Trust and Investment Companies.



Digitized by the Internet Archive
in 2011 with funding from
LYRASH members and Sloan Foundation

LAWS.

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

SECTION 1. In the construction of all statutes of this State G. S. 1875, 553.
words and phrases shall be construed according to the com- Words and
phrases gener-
ally.
monly approved usage of the language ; and technical words
and phrases, and such as have acquired a peculiar and appro-
priate meaning in the law, shall be construed and understood
accordingly.

The phrase "railroad company" shall be construed to 1884, ch. 110.
Railroad Com-
pany.
mean and include all corporations, trustees, receivers, or
other persons, that lay out, construct, maintain, or operate a
railroad operated by steam power, unless such meaning would
be repugnant to the context or to the manifest intention of
the General Assembly.

The term "banks" shall include all incorporated banks. G. S. 1875, 553.
Banks.

The term "savings banks" shall include savings banks, G. S. 1875, 553.
Savings Banks.
societies for savings, and savings societies.

The term "foreign insurance company" shall include any G. S. 1875, 553.
Foreign Insur-
ance Company.
company, corporation, association, partnership, or individual,
of any foreign government, doing fire insurance business in
this State.

The term "public buildings" shall include a State-house, G. S. 1875, 553.
Public Buildings
court-house, county-house, town-house, arsenal, magazine,
prison, jail, work-house, poor-house, market, or other build-
ing belonging to this State, or to any county, town, city, or

borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, school-house, or other building generally used for literary instruction.

G. S. 1875, 554.
Number; gender; joint authority;
"month";
"year";
"oath"; "person" and "another"; "preceding"; "following," and "succeeding";
"sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.
Repeal of statute; effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.
Punishments, penalties, pending suits, and prosecutions not affected by repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,
§ 89.
Trust funds,
how loaned or
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.
Unlawful waste
on mortgaged
premises.

EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.
Embezzlement
by public
officer, execu-
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78.
Embezzlement
by officer or
agent of private
corporation or
individual.
34 Conn., 281.

to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

[General Statutes.]

TITLE XXIV.

BANKS, SAVINGS BANKS, TRUST AND INVESTMENT COMPANIES.

- CHAPTER CVIII. State Banks and Trust Companies.
 CHAPTER CIX. National Banking Associations.
 CHAPTER CX. Savings Banks.
 CHAPTER CXI. Bank Commissioners.
 CHAPTER CXII. Receivers of Banks, Savings Banks, and Trust Companies.
 CHAPTER CXIII. Investment Companies.
-

CHAPTER CVIII.

STATE BANKS AND TRUST COMPANIES.

SECTION.

1761. Banks organized under act of 1852.
 1762. Must keep specie, bullion, bonds, etc., to a certain amount.
 1763. Dividends.
 1764. Limit of liabilities of any one party.
 1765. Paper that banks may not discount.
 1766. Loans and discounts to non-residents.
 1767. Counterfeit or altered bank bills.
 1768. When bill is stamped "counterfeit" by mistake.
 1769. False and counterfeit coin.
 1770. Subscriptions by State, etc., to stock of banks.
 1771. School Fund Commissioner may examine the bank's books.
 1772. Stockholders may examine books, etc., when.
 1773. Non-transferable stock not to be voted on.
 1774. Power of attorney, when necessary.

SECTION.

1775. President and cashier restricted in voting.
 1776. Who to vote on stock of the State and School Fund.
 1777. Who may be directors.
 1778. Limit of director's liability.
 1779. Director not to endorse paper for compensation.
 1780. Question of making dividend to be taken by yeas and nays.
 1781. Reduction of capital.
 1782. State entitled to one or two directors, when.
 1783. Resignation of State directors.
 1784. Cashiers of banks and treasurers of trust companies to give bonds.
 1785. Cashier's neglect to give bonds.
 1786. Publication of unclaimed dividends.
 1787. Quarterly statements to the Bank Commissioners.
 1788. Other statements to the Bank Commissioners.

SECTION 1761. All banks organized under the Act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred, and be subject to all the restrictions imposed by said Act, and the several Acts in addition thereto; and all said Acts shall remain in force as Private Acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal at all times by the General Assembly.

G. S. 1875, 283.
Banks organized
under Act of
1852.

SEC. 1762. Every bank and trust company shall always keep in its banking office gold and silver coin, bullion, bonds, legal tender notes of the United States, or national bank currency, to an amount not less than one-tenth of all its liabilities, except its capital stock, but the bonds of the United States so included in said reserve fund shall never exceed one-twentieth of said liabilities.

G. S. 1875, 283.
Must keep
specie, bullion,
bonds, etc., to a
certain amount.

SEC. 1763. No trust company or banking corporation shall declare any dividend except from its net earnings after deducting all losses, overdrafts, and obligations, suspended or overdue; nor make any loan or discount on a pledge of its own stock; nor establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than the banking house.

G. S. 1875, 283.
Dividends,
26 Conn., 144.

SEC. 1764. No bank or trust company shall give credit to any party, who shall thereby become liable to it for more than fifteen per cent. of the capital stock actually paid in. The provisions of such bank charters as limit the amount to be loaned to any one party to a sum not less than fifteen per cent. of the capital actually paid in are repealed; and every bank or trust company which shall violate the provisions of this section shall pay to the State not less than one thousand dollars.

G. S. 1875, 284.
Limit of liability
of any one party

SEC. 1765. No bank shall discount any paper made, accepted, or indorsed by its cashier or any of its clerks, or by any partnership of which either is a member.

G. S. 1875, 284.
Paper that banks
may not dis-
count.

SEC. 1766. When the loans and discounts of any bank to parties in this State shall, in the aggregate, amount to its capital stock, it may loan to parties out of this State any excess or surplus over the amount of its capital stock, and not otherwise.

G. S. 1875, 284.
Loans to non-
residents.

G. S. 1875, 284.
Counterfeit or
altered bank
bills.

SEC. 1767. The cashier or teller of any bank to which shall be presented a counterfeit or altered bank bill, or a paper purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," and upon all such altered bills the word "altered," adding thereto the name of the bank and his initials.

G. S. 1875, 284.
When bill is
stamped coun-
terfeit by mis-
take.

SEC. 1768. Any bank, an officer of which by mistake so writes upon or stamps a good bill, shall pay to the holder its value on demand, and every bank shall include the amount of all counterfeit or altered bills, so stamped by its officers, in its returns to the Bank Commissioners.

G. S. 1875, 284.
False and coun-
terfeit coin.

SEC. 1769. When any false and counterfeit coin, made in imitation of any current gold and silver coin, shall be offered to the cashier of a bank, he shall seize it and deliver it to some justice of the peace, with the name of the person from whom it is taken; and if any officer shall fail to comply with the provisions of this section, he shall forfeit one hundred dollars to the State.

G. S. 1875, 284.
Subscriptions
by State, etc.,
to stock of
banks.
26 Conn., 60,
269.

SEC. 1770. The State, and every college, ecclesiastical society, school corporation, and charitable corporation in this State, may subscribe at par to the stock of any bank, in addition to its authorized capital stock, to the extent, in the aggregate, of ten per cent. of such capital actually paid in; but no such corporation (other than the State) shall subscribe to the stock of any one bank to a greater amount than five thousand dollars; and all stock so subscribed shall not be transferable, and may be withdrawn at any time on giving twelve months' notice to the bank; but such subscription, if withdrawn, shall not entitle such subscriber to any portion of the surplus in excess of the capital of such bank existing at the time of such subscription.

G. S. 1875, 284.
School Fund
Commissioner
may examine
bank's books.

SEC. 1771. The Commissioner of the School Fund may at any time examine the books and accounts of any bank in which there is stock belonging to the School Fund; and the Treasurer shall have the same right, in case of stock in any bank owned by the State, and purchased from its general funds.

G. S. 1875, 285.
Stockholder
may examine
books.

SEC. 1772. The stockholders of any bank, at the annual meeting, or at any special meeting, which any five stockhold-

ers, owning not less in all than one hundred shares of stock, are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of the bank.

SEC. 1773. No stock in any bank shall be voted on at any meeting of the stockholders, which is not transferable, or which has been transferred, hypothecated, or pledged to any bank, or to any person in trust for any bank; and when the number of shares to be held by any party is limited, no stock held in trust for such party shall be voted on, beyond what, with that standing in his name, shall equal the amount so limited; and any person who shall vote upon any shares of stock in any bank in violation of this section, shall be disqualified from holding any office in such bank for one year thereafter.

SEC. 1774. No person shall vote at any meeting of the stockholders of any bank as the attorney of another, without a power of attorney; and when at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of said meeting his affidavit, stating his interest in said stock, and also the character and amount of the interest, if any, owned by any other person therein.

SEC. 1775. No president or cashier of any bank shall vote in the election of directors upon any other stock than his own, nor request any stockholder to make to any person a power of attorney to vote upon his stock, and no person shall vote by virtue of a power so obtained.

SEC. 1776. The Commissioner of the School Fund may vote upon the transferable stock in any bank, which is appropriated for the use and benefit of the School Fund; and the Treasurer of the State may vote upon the transferable stock which belongs to the general or civil list funds of the State.

SEC. 1777. No person not a resident of this State shall act as a director of any bank in this State, and no director of any bank in this State shall act as a director in any other bank.

SEC. 1778. No director in any bank shall be obligated to such bank to an amount exceeding five per cent. of its capital actually paid in; and no bank shall permit its directors to become obligated to it, to an amount at any one time exceed-

G. S. 1875, 285.
Non-transferable stock not to be voted on.

G. S. 1875, 285.
Power of attorney when necessary.

G. S. 1875, 285.
President and cashier restricted in voting.

G. S. 1875, 285.
Who to vote upon stock of State or school fund.

G. S. 1875, 285.
Who may be directors.

G. S. 1875, 285.
Limit of director's liability.

ing in the whole the sum of twenty per cent. on its capital stock actually paid in. Any bank, which shall violate the provisions of this section, shall forfeit to the State not less than five hundred nor more than one thousand dollars.

G. S. 1875, 286.
Directors not to
indorse paper
for compensa-
tion.

SEC. 1779. If any director of any bank shall receive any compensation for indorsing any paper discounted by such bank, he shall forfeit to the State the full amount of such paper.

G. S. 1875, 286.
Question of
making divi-
dend to be tak-
en by yeas and
nays.

SEC. 1780. The directors of any bank or trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or company shall declare any dividend, except from its earnings remaining after deducting all losses, all sums due for expenses, all overdue and unsecured debts, and an allowance for depreciation of securities and investments; and the directors voting for any dividend not in conformity with the provisions of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

G. S. 1875, 286.
Reduction of
capital.

SEC. 1781. The directors of any bank, by vote of its stockholders, may, at any time when the General Assembly is not in session, reduce its capital stock to such sum and such number of shares as the Bank Commissioners may determine; who shall make return of such proceedings to the next General Assembly for approval, and if approved such reduction shall thereupon be valid.

G. S. 1875, 286.
State entitled to
one or two di-
rectors, when.

SEC. 1782. When the State shall own stock to the amount of five thousand dollars in any bank, it shall be entitled to one director therein; and when the stock so held by the State in any bank shall amount to twenty thousand dollars, it shall be entitled to two directors therein, who shall be biennially appointed by the General Assembly.

G. S. 1875, 286.
Resignation of
State directors.

SEC. 1783. The Governor may accept the resignation of any bank director appointed on the part of the State; and in case of the resignation or inability of any State director to attend to his duties, may appoint some other person to supply his place until the next General Assembly.

1880, ch. 32.
Cashiers of
banks and treas-
urers of trust
companies to
give bonds.

SEC. 1784. The cashiers of banks and the treasurers of trust companies shall, severally, give bonds in the penal sum of not less than ten thousand dollars, with sufficient sureties for the faithful performance of the duties of their office, and

the bonds of such cashiers and treasurers shall forthwith be recorded at length in the books of said banks and trust companies respectively, and shall at all times be subject to the inspection of the Bank Commissioners. And it shall be the duty of the president of every bank and trust company to safely keep the original bond or bonds so required to be given.

SEC. 1785. If any cashier shall neglect to give the bond required by law for thirty days after his appointment, his office shall become vacant. G. S. 1875, 286. Cashier's neglect to give bonds.

SEC. 1786. The cashier of every bank shall annually prepare a written statement, containing the names of all its stockholders to whom, on the last Saturday of March, any dividend has remained due and unclaimed for one year, with the amount due to each; and shall publish the same three weeks immediately succeeding said date in some newspaper published in the county where such bank is located. G. S. 1875, 286. Publication of unclaimed dividends.

SEC. 1787. The cashiers of all banks and the treasurers of all trust companies shall, on the first Mondays of January, April, July, and October, in each year, or within ten days thereafter, sign and deliver to the Bank Commissioners a particular statement of the condition of their respective institutions, exhibiting their resources and liabilities, and the daily average specie and of specie funds during the three months last preceding, which statement shall be verified by oath, and published in a newspaper in the county where such bank or trust company is located. G. S. 1875, 286. Quarterly statement to Bank Commissioners.

SEC. 1788. The cashiers of banks, and the treasurers of trust companies chartered by this State, on or before the first day of April in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of the condition of their respective institutions, making a balance-sheet showing, among other things, the amount invested in real estate, the locality thereof, and its cash value; the amount invested in stocks or bonds, with the number of shares of said stock and the par value thereof, the actual cost to the institution, the actual market value at the time of said return, the number and amount of such bonds and their description, and all other investments in personal property, specifying the value thereof and the original cost; also the amount of moneys held in trust and on deposit on the day of G. S. 1875, 286. Other statements to Bank Commissioners.

the return, the average amount of loans for the year, and the actual amount of loans on the day of the return, and the security held therefor.

[Public Acts of 1889, House Bill No. 366.]

CHAPTER CLXIX.

An Act concerning Deposits of State Funds by the State Treasurer.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Deposit of State
funds by treas-
urer.

The Treasurer of the State is hereby authorized to deposit any funds in his hands belonging to the State, or held by him as treasurer and trustee, in and with any of the national and State banks and trust companies in this State; *provided, however,* that said deposits shall only be made in his name as Treasurer of the State, or as such treasurer and trustee; and that in no case shall the said deposits in any one bank or trust company exceed in amount in the aggregate at any one time twenty-five per centum of the capital and surplus of said bank or trust company.

Approved, June 4, 1889.

[General Statutes.]

CHAPTER CIX.

NATIONAL BANKING ASSOCIATIONS.

SECTION

- 1789. Change of State bank to national banking associations.
- 1790. When stockholders of State banks become shareholders in national banks.
- 1791. Executors, etc., may represent stock in their control.
- 1792. Rights of stockholders in State bank converted into a national bank.
- 1793. Where the State or a charitable corporation holds stock in the bank so converted.

SECTION.

- 1794. Officers of a national bank converted from a State bank.
- 1795. National banks resuming their powers as State banks.
- 1796. Notice of intention of State bank to become a national bank.
- 1797. Notice of change of State bank to a national bank to be given to the Comptroller.
- 1798. State bank reorganized from a national bank retains its capital stock.

G. S. 1875, 239.
Change of State
bank to national
banking associ-
ation.

SEC. 1789. When two-thirds of the stockholders of any bank shall vote or agree to become a national banking association, and such change shall be duly consummated, the cor-

porate rights and existence of said bank shall not be deemed to be thereby terminated or altered; but the same shall be deemed suspended during the existence of said association, excepting that for three years next following such change, and until the termination of all suits by or against it, said bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns, and prosecuting and defending said suits; and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of said bank.

SEC. 1790. When any bank has been or shall be converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in said association to the amount of his stock in such bank; and said notice may be given by leaving the same with him or at his usual place of abode, or depositing it, properly addressed to him, postage paid, in the post-office at the place where said bank is located.

G. S. 1875, 289.
When stock-
holders of State
bank become
shareholders in
national banks.

SEC. 1791. Executors, administrators, guardians, conservators, and trustees may represent the stock in their control in all matters touching the conversion of said bank into a national banking association, and subscribe to its capital stock.

G. S. 1875, 289.
Executors, etc.,
may represent
stock in their
control.

SEC. 1792. Any stockholder in a bank, so converted into a national banking association, who shall not become a shareholder in said association, shall be entitled to receive from said bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to any stockholder, he may appeal to the Bank Commissioners, who shall make a re-appraisal which shall be final; and if said re-appraisal shall exceed the value fixed by the directors, the bank shall pay the expenses of said re-appraisal, otherwise the appellant shall pay them; and the value so ascertained shall be deemed to be a debt due to said stockholder from said association.

G. S. 1875, 289.
Rights of Stock-
holders in State
bank converted
into a national
bank.

SEC. 1793. Every bank which shall have been converted into a national banking association, in which at the time of

G. S. 1875, 290.
Where the State
or a charitable

institution holds its conversion this State or any charitable corporation held stock in the bank so converted. stock, which shall have refused to allow such stockholder to become a stockholder in said association, shall pay to it its ratable share of so much of the surplus of said bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of the preceding section.

G. S. 1875, 290. SEC. 1794. The officers of any national banking association, converted from a State bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a State bank, until others shall be appointed in their stead.

G. S. 1875, 290. SEC. 1795. Every bank which shall resume its powers as National banks resuming their power as State banks. a bank of this State, after having ceased to be a national banking association, shall forthwith deliver to the Bank Commissioners, and duly publish in a newspaper of the county in which such bank is located, such a particular and detailed statement, under oath, of its condition, as is required by section 1788.

G. S. 1875, 290. SEC. 1796. Notice of the intention of any bank to become Notice of intention of State bank to become a national bank. a national banking association shall be given to all holders of non-transferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made its said determination; and any such holder may, within thirty days after the receipt of said notice, elect in writing to continue to hold such stock as transferable stock, and to hold the same after the proposed change shall have been effected, as stock of said proposed national banking association; and thereupon such stock shall be deemed regular capital stock of said bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from said bank the par value of said stock, with interest from the date of the last dividend declared by said bank; and said amount shall be a debt due and payable to said owner or owners from said national banking association.

G. S. 1875, 290. SEC. 1797. Any bank, which may organize as a national 1885, ch. 1. banking association, shall, within sixty days thereafter, notify Notice to be given to the Comptroller the Comptroller thereof in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

SEC. 1798. Any State bank which has or may hereafter become a national banking association under the laws of the United States, and which while acting as such has increased or diminished its capital stock, may, upon its reorganization as a State bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

1882, ch. 44.
State bank re-organized from a national bank retains its capital stock.

CHAPTER CX.

SAVINGS BANKS.

SECTION.

- 1799. Officers of saving banks.
- 1800. Deposits, how employed.
- 1801. Appraisal of real estate security.
- 1802. Loans and investments to be classed with real estate loans.
- 1803. Loans to manufacturing corporations or ecclesiastical societies.
- 1804. Loans on personal security.
- 1805. Security for obligations of one person or firm.
- 1806. Names of directors or trustees consenting to loans, to be recorded.
- 1807. Limit of deposit to be received from one person in a year.
- 1808. Compensation to president.
- 1809. Officers not to be borrowers or sureties for borrowers, etc.
- 1810. Rate of interest on loans.
- 1811. Limit of amount in purchase or construction of buildings.
- 1812. Auditors and their duties.

SECTION.

- 1813. Dividends.
- 1814. Surplus.
- 1815. Discrimination in declaring dividends.
- 1816. Treasurers to give bonds, and every six years new bonds.
- 1817. Notice to corporators of meetings.
- 1818. Treasurer to make sworn statement to Comptroller annually.
- 1819. Penalty for not doing so.
- 1820. Treasurer to make sworn statements to Bank Commissioners.
- 1821. Removal of corporator.
- 1822. Vacancies in office, how filled.
- 1823. Penalty for violating law relating to savings banks, or assenting to such violation.
- 1824. Penalty for violating law relating to banks, savings banks, and trust companies.

SEC. 1799. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

G. S. 1875, 291.
1875, ch. 97.
Officers of savings banks.

[Public Acts of 1889, Senate Bill No. 184.]

CHAPTER CCXXIV.

An Act concerning Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may employ not exceeding

Investment of deposits in savings banks.

half of their deposits in making loans on personal security and in the purchase of the public stocks and bonds of the United States, of any of the New England States, of the States of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, or Colorado, or of the District of Columbia; in the authorized bonds of any incorporated city in the New England States, of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo in the State of New York, Philadelphia in the State of Pennsylvania, Detroit in the State of Michigan; Cleveland, Columbus, Dayton, and Cincinnati in the State of Ohio; Chicago in the State of Illinois; Milwaukee in the State of Wisconsin, and St. Louis in the State of Missouri; or of any town or borough of this State; or in the purchase of the authorized bonds or promissory notes of counties, cities, towns, boroughs, and school districts of this State; or the authorized bonds of any other incorporated city of not less than thirty thousand inhabitants, as ascertained by the United States census, or State census made next preceding such investment in any of the aforesaid States, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made and its proportion of town and county debts, does not exceed eight per centum of the valuation of such property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of its debts within fifteen years next preceding the passage of this act; or the stock of any bank in this State, New York city, or Boston; or the stock of any trust company in this State; and the first mortgage bonds of any railroad company located in any of the States aforesaid, which has paid dividends of not less than five per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of such bonds; *provided*, said capital stock equals or exceeds in amount the entire issue of said bonds; or the consolidated bonds of any railroad company incorporated by this State, and authorized to issue such bonds to retire the entire bonded debt of said company; *provided*, said company has paid dividends, as aforesaid; and all other loans shall be secured by

mortgage of unencumbered real estate in this State, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford, and the Stonington Savings Bank of the town of Stonington, may loan, the former on land located in the county of Hampden in the State of Massachusetts, the latter on land in the county of Washington in the State of Rhode Island.

Approved, June 19, 1889.

[Senate Bill No. 208.]

CHAPTER CCLI.

An Act fixing the Time when an Act concerning Savings Banks shall take Effect.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Chapter two hundred and twenty-four (An Act concerning Savings Banks), passed at the present session of the General Assembly, shall take effect upon the date of the approval of this act.

When act concerning savings banks takes effect.

SEC. 2. This act shall take effect upon its passage.

Approved, June 22, 1889.

[General Statutes.]

SEC. 1801. When any loan is made by a savings bank upon real estate security the property constituting the security shall be appraised by one or more suitable persons who shall be well known in the community where such loan is made; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan; and such appraisal shall express upon its face the amount at which said property is appraised.

1875, ch. 99. Appraisal of real estate security.

SEC. 1802. Loans and investments by savings banks in United States bonds, in bonds of this State, or in the obligations of any of the counties, towns, cities, boroughs, and school districts of this State, or in the bonds of any of the States or cities whose bonds savings banks are allowed by law to purchase, may be classed with loans upon real estate for the purpose of determining the proportion of loans required upon such estate.

1887, ch. 46. Loans and investments classed with real estate loans.

1879, ch. 27.
Loans to manu-
facturing cor-
porations or ec-
clesiastical so-
cieties.

SEC. 1803. No loan shall be made by any savings bank to a manufacturing corporation or ecclesiastical society, secured by mortgage upon their property, unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned, and the directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible to the full extent of such loan.

1875, ch. 99.
Loans on per-
sonal security.

SEC. 1804. No savings bank having more than twenty-five thousand dollars deposits shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

G. S. 1875, 291.
Security for ob-
ligations of one
person or firm.

SEC. 1805. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

G. S. 1875, 291.
Names of direct-
ors or trustees
consenting to
loans to be re-
corded.

SEC. 1806. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of said bank, and said record shall be at all times open to the inspection of the corporators and auditors of said bank and the Bank Commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

G. S. 1875, 291.
Limit of deposit
of one person
in a year.

SEC. 1807. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

G. S. 1875, 292.
Compensation
to president.

SEC. 1808. Savings banks, whose deposits shall exceed five hundred thousand dollars, may pay their presidents such compensation as the directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year.

G. S. 1875, 292.
Officers not to
be borrowers or
sureties of bor-
rowers, etc.

SEC. 1809. No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, nor receive any money, or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. And any such officer, who shall violate any provision of this section, shall forfeit to the State one thousand dollars.

SEC. 1810. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than the value of six dollars for the forbearance of one hundred dollars a year, and at that rate for a greater or less sum, or for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money, paid by said bank for insurance, on property mortgaged to them, shall not be deemed a violation of this section.

1887, ch. 87.
Rate of interest
on loans.

SEC. 1811. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of said bank, a greater sum than may be taken from the surplus of said bank, after allowing for the depreciation of assets and the reserve required by law, and subject in all cases to the approval of the Bank Commissioners.

1879, ch. 27.
Limit of sum to
be expended in
construction of
buildings.

SEC. 1812. The directors, managers, or trustees of savings banks shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year, which shall be kept on file in the office of said bank, and an attested copy forwarded to the Bank Commissioners on or before the first day of November in each year.

1877, ch. 55.
Auditors and
their duties.

SEC. 1813. The net income of any savings bank in excess of a sum equal to one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semi-annually divided among its depositors.

1877, ch. 88.
1880, ch. 30.
Dividends.

SEC. 1814. No savings bank shall make any dividend, except as provided in the preceding section, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund a sum larger than an amount equal to ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits.

1877, ch. 88.
1880, ch. 30.
Surplus.

1876, ch. 86.
Discrimination
in declaring
dividends.

SEC. 1815. In declaring dividends, the directors of savings banks shall have power to discriminate between deposits of two thousand dollars and less, and those over that sum; such discrimination shall not exceed one per cent. per annum; and if, at any time, a discrimination becomes necessary, such discrimination shall always be made in favor of those deposits the amount of which is less than two thousand dollars.

G. S. 1875, 292.
1880, ch. 32.
1887, ch. 31.
Treasurer to
give bonds, and
every six years
new bonds.

SEC. 1816. The treasurer of each savings bank shall give bonds with surety to the acceptance of the directors or trustees, in not less than ten thousand dollars, payable to said bank, and shall give new bonds, with surety, to the acceptance of the directors or trustees, as often as once in every period of six years from the date of giving the last bonds. The said bonds shall forthwith be recorded at length in the books of said savings bank, and shall at all times be subject to the inspection of the Bank Commissioners; and it shall be the duty of the president of said savings bank to safely keep the original bonds so given. No president, director, or trustee of any such savings bank shall be surety on the bonds of such treasurer.

G. S. 1875, 292.
Notice to corporators of
meetings.

SEC. 1817. The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give such notice, he shall pay one hundred dollars to the town where such bank is located.

1886, ch. 56.
Treasurer to
make sworn
statement to
Comptroller
annually.

SEC. 1818. The treasurer of every savings bank shall, on or before the tenth day of July annually, deliver to the Comptroller a sworn statement containing the name and amount standing to his credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; provided that this section shall not apply to the deposit made by any person known to the bank to be living. The Comptroller shall communicate the statements which shall be so delivered to him to the General Assembly on or before the third day of its next session.

1886, ch. 56.
Penalty for not
doing so.

SEC. 1819. The treasurer of any savings bank neglecting or refusing to comply with the provisions of the preceding section shall be fined one hundred dollars.

SEC. 1820. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and answers to all particulars required in the annual statements of banks and trust companies to said commissioners.

1878, ch. 115.
Treasurer to
make sworn
statements to
Bank Commis-
sioners.

SEC. 1821. When a corporator of any savings bank shall neglect to attend its meetings for three successive years, or be convicted of any crime, he may be removed by a unanimous vote of said corporators at any annual meeting.

G. S. 1875, 292.
Removal of cor-
porator.

SEC. 1822. The directors, managers, or trustees of savings banks may fill any vacancy in any office, and the person chosen to fill the same shall hold said office till another is chosen in his stead; and when any officer cannot perform the duties of his office they may appoint an assistant to him during their pleasure until the next annual meeting of said corporation, who shall have the same powers and duties as such officer.

G. S. 1875, 292.
Vacancies in
office, how
filled.

SEC. 1823. The directors, managers, or trustees of any savings banks assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to said savings bank for any loss which may result therefrom. And any officer, director, or trustee of any savings bank, who shall intentionally violate any of the provisions of the statute law of this State relating to savings banks, shall be fined not less than one hundred nor more than one thousand dollars; and it shall be the duty of the State's Attorney for the county where such bank is located to prosecute such violation, on complaint thereof by the Bank Commissioners.

G. S. 1875, 292.
1878, ch. 64.
Penalty for vio-
lating or assent-
ing to violation
of law relating
to savings
banks.

SEC. 1824. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided or provision made, shall be fined not less than one hundred nor more than five hundred dollars.

G. S. 1875, 293.
Penalty for vio-
lating law relat-
ing to banks,
savings banks,
or trust com-
panies.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Penalty for
making false
entries by bank
officials.

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company bank, or banking association, with intent to deceive the bank commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[General Statutes.]

CHAPTER CXI.

BANK COMMISSIONERS.

SECTION.

- 1825. Bank Commissioners.
- 1826. Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.
- 1827. General duties.
- 1828. Where treasurer of savings bank is cashier of a national bank.
- 1829. Reports of commissioners.

SECTION.

- 1830. Duty of commissioners when charter of bank, savings banks, or trust company is forfeited. Receivers.
- 1831. Attachment of bank, savings banks, and trust companies.
- 1832. Apportionment of salaries of Bank Commissioners.

1877, ch. 127.
1887, ch. 5, § 23.
Bank Commissioners.

SEC. 1825. There shall continue to be two Bank Commissioners, who shall be appointed by the Governor with the advice and consent of the Senate. During the regular session of the General Assembly in 1889 and biennially thereafter one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the Governor until the next regular session of the General Assembly, when they

shall be filled by the Governor with the advice and consent of the Senate.

SEC. 1826. No officer of any bank, savings bank, or trust company chartered by this State shall be eligible to the office of Bank Commissioner; and if any Bank Commissioner shall, at any time, become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business or in the negotiation of loans for others, his office shall become vacant; and it shall be the duty of the cashier of any bank, and the treasurer of any savings bank or trust company to which a Bank Commissioner shall become indebted, to give immediate notice thereof to the Governor.

1883, ch. 57.
Officers of
banks, savings
banks, and
trust companies
ineligible to
office of Bank
Commissioner.

SEC. 1827. The Bank Commissioners shall visit and examine every bank, savings bank, and trust company, semi-annually, or oftener, and may examine its books and papers in the presence of one or more of its officers, to ascertain whether it has been managed according to law; examine any persons, under oath, in relation to its affairs, which oath such commissioners may administer; may compel the attendance of witnesses, and the production of books and papers by suitable process; and in case any person, on request of the commissioners, shall refuse to comply with any of the provisions of this section, may apply to a judge of the Superior Court, who shall cause such person to come before him, and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with said provisions; but the Bank Commissioners shall not impart any information obtained by them in the course of such examination, except so far as may become necessary in the performance of their duties.

G. S. 1875, 287.
General duties.

SEC. 1828. The Bank Commissioners shall visit and examine every savings bank whose treasurer is cashier of any national banking association, at the same time the United States examiner shall visit such national banking association.

G. S. 1875, 293.
When treasurer
is cashier of na-
tional bank.

SEC. 1829. The commissioners shall annually report to the Governor the condition of all such institutions examined by them, with such recommendations as they may deem proper, and such annual reports shall be submitted to the General Assembly at its regular sessions. The commission-

G. S. 1875, 287.
1887, ch. 5, § 25.
Reports of
Bank Commis-
sioners.

ers shall also report to the Governor and to the State's Attorney in the county where any such institution is located, any violation of law by it, or any of its officers.

G. S. 1875, 288.
1879, ch. 8.
Duty of Com-
missioners
when charter
of bank, savings
bank, or trust
company shall
be forfeited.

SEC. 1830. When in the opinion of the Bank Commissioners the charter of any bank, savings bank, or trust company, shall be forfeited, or the public are in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the State's Attorney in the county in which such bank, savings bank, or trust company is situated, shall prefer a complaint to the Superior Court for such county, if in session, or if not, to a judge of the Supreme Court of Errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked, and its property disposed of: whereupon said court or judge shall forthwith issue a citation to said bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his last usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. And if upon the hearing said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded thereby, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court, at any term or session subsequent to the issuing of said injunction, may, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company, to be null and void.

[Public Acts of 1889, Senate Bill No. 120.]

CHAPTER VII.

An Act amending an Act concerning Bank Commissioners.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

SECTION 1. Section 1830 of the general statutes is hereby amended by adding at the end thereof the following :

Injunction to preserve assets of bank or trust company.

Any such court or judge may, on application of said bank commissioners, whenever in the opinion of such court or judge it may be necessary to preserve assets or protect depositors, enjoin any bank, savings bank, or trust company from doing any part of its business or paying out its funds for such time as may be deemed requisite.

SEC. 2. This act shall take effect upon its passage.

Approved, February 21, 1889.

[General Statutes.]

SEC. 1831. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in the preceding section, and all levies of execution upon the estate of said corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not herein invalidated shall, upon the granting of the prayer of said complaint and the appointment of receivers of said corporation, be and become dissolved.

1875, ch. 100. Attachment of estates of banks, savings banks, or trust companies.

SEC. 1832. The Comptroller shall apportion the salaries of the Bank Commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and notify each by mail of the amount apportioned it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

G. S. 1875, 287. Apportionment of salaries of Bank Commissioners.

CHAPTER CXII.

RECEIVERS OF BANKS, SAVINGS BANKS, AND TRUST COMPANIES.

SECTION.	SECTION.
1833. Receivers of banks and trust companies.	1842. Original orders of courts.
1834. Limitation of time for presenting claims to receivers of banks, savings banks, and trust companies.	1843. Reports, orders, and bonds to be kept by clerk.
1835. Report of receivers and appeal from their doings.	1844. Clerk to minute on docket filing of papers, etc.
1836. General duties.	1845. Application for order on receivers.
1837. Claims in favor of the corporation when barred against receivers.	1846. Foreign attachment.
1838. Powers of a judge of the Supreme Court of Errors.	1847. Order for final disposition of funds on hand.
1839. Receivers to make sworn statement to Bank Commissioners.	1848. Discharge of receivers.
1840. Penalty for not delivering books, papers, etc., to receivers.	1849. Receivers to apply for dissolution of injunctions against them.
1841. Receivers to file statements with clerk of Superior Court.	1850. Penalty for neglect; fees and allowance.
	1851. Appropriation of avails of property in receivers' hands.
	1852. Fraudulent payments and conveyances by banks, etc., void.

G. S. 1875, 288.
1879, ch. 8.
Receivers of
banks and trust
companies.

SEC. 1833. Receivers of any bank or trust company whose capital is impaired, may be appointed by the Superior Court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875, ch. 100.
Limitation of
time for pre-
senting claims
to receivers of
banks, savings
banks, and trust
companies.

SEC. 1834. The Superior Court, upon appointing receivers of any bank, savings bank, or trust company, shall, in the absence of any statutory provision therefor, limit the time within which all claims against such corporation shall be presented to said receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. And all claims not presented to said receivers within the period limited therefor shall be forever barred.

1875, ch. 100.
Report of re-
ceivers, and
appeal from
their doings.

SEC. 1835. Said receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe, to any party whose claim or any part

thereof is disallowed. Any person aggrieved by the doings of said receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains, and said complaint being first served on said receivers, and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievances complained of, and grant such relief in the premises as to law and equity may appertain.

SEC. 1836. Said receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which shall come into their hands as such receivers, subject to the order of said court, shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of said assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; provided, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time, of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of said receivers, their compensation and other expenses, and may make and render any and all proper judgments and decrees, as the exigencies of the case may require, for the right

1875, ch. 100.
General duties.

administration and final settlement of such estate according to law.

1875, ch. 109.
Claims when
barred against
receivers.

SEC. 1837. No claim in favor of such corporation not barred by the statute of limitations at the time of serving the citation on said corporation, for the appointment of receivers shall be barred against said receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of said corporation.

1875, ch. 100.
Powers of a
judge of the
Supreme Court
of Errors.

SEC. 1838. Any judge of the Supreme Court of Errors may exercise all the powers of the Superior Court included in the four preceding sections, whenever the Superior Court of the proper county is not in session at a civil term, and the orders and doings of said judge in the premises shall be recorded with the records of said Superior Court.

1875, ch. 46.
1878, ch. 113.
1879, ch. 8.
1884, ch. 16.
Receivers to
make sworn
statement to
Bank Com-
missioners.

SEC. 1839. The receivers of any savings bank or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the Bank Commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks or cashiers of trust companies are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the Superior Court to allow them for their own services during the time covered by such statement. And said receivers shall, at any time when required, furnish the Bank Commissioners with such information as treasurers of savings banks or cashiers of trust companies are by law required to furnish them. Any receiver or receivers who shall fail to comply with the requirements of this section, shall forfeit to the State the sum of five hundred dollars.

G. S. 1875, 289.
Penalty for not
delivering
books, papers,
etc., to receivers.

SEC. 1840. Any person who shall willfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or any evidences of title, or debt, or property belonging to such bank, savings bank, or trust company in his possession, or under

his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

SEC. 1841. The receivers of any bank, savings bank, or trust company, shall file with the clerk of the Superior Court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of each and every term and session of that court in said county for the transaction of civil business, a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say:

1885, ch. 73.
Receivers to file
statement with
clerk of Superior Court.

1. The names and residences, so far as may be known, of all the creditors of such corporation, and the amounts severally due them.

2. A full statement of all the assets of such corporation, with the estimated value of the same at the time of the appointment.

3. A particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash.

4. A like statement of all said assets on hand, with a detailed estimate of the value thereof, and any reason or reasons for delay in converting the same into cash.

5. A statement of all disbursements of money made by them in the discharge of the office of receiver.

6. The amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit.

7. The amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

SEC. 1842. It shall be the duty of every such receiver to lodge with said clerk, immediately after the passage of any order by the court, or any judge, pertaining to his said office, the original of such order.

1885, ch. 73.
Original orders
of court.

SEC. 1843. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal

1885, ch. 73.
Reports, orders,
and bonds to be
kept by clerk.

custody, and shall have the custody and care of any bonds given by the receiver or receivers pursuant to the order of said court, or any judge having cognizance of the subject matter.

1885, ch. 73.
Clerk to minute
on docket filing
of papers, etc.

SEC. 1844. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order at length among the records of the court. And for the services required of him by this chapter shall receive the same fees as in other civil causes, to be paid by order of the court out of the trust funds.

1885, ch. 73.
Application for
order on receivers.

SEC. 1845. Any person interested as a creditor of such insolvent corporation may apply, in writing, to said court, at any time when in session, and to any judge of the Supreme Court of Errors when said Superior Court is not in session, for any proper order upon the receiver or receivers, touching the conduct of the trust, upon giving notice by service of a copy on such receiver or receivers at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable, and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1885, ch. 73.
Foreign attachment.

SEC. 1846. No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1885, ch. 73.
Order for final
disposition of
funds on hand.

SEC. 1847. Within sixty days after all the assets of such insolvent corporation have been converted into money, said receiver or receivers shall apply to said Superior Court, or to a judge of the Supreme Court of Errors if the Superior Court is not in session, for an order for the final disposition of the funds on hand. Said court or judge shall thereupon fix a time and place of hearing on said application, and order notice thereof by publication in such manner as shall be deemed reasonable. At said hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or judge shall prescribe the place of payment, and the time within which the same may be called for. After the expiration of said time it shall be the duty of the receiver or

receivers to deposit with the Treasurer of the State all sums not called for, together with a list of the persons severally found by them entitled thereto. Said sums shall remain in the treasury of the State, subject to the call of the persons severally entitled to the same.

SEC. 1848. After a final disposition of the trust funds as aforesaid, the receiver or receivers, upon their application to said court, and after such public notice as said court may require, may be discharged from further liability under their trust.

SEC. 1849. In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall have been or shall be granted, restraining such receiver or receivers from disposing of any of the trust estate, it shall be the duty of such receiver or receivers to apply for the dissolution of said injunction, within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

SEC. 1850. Any receiver neglecting to comply with the provisions of sections 1841, 1842, 1847, 1849, or any of them, shall forfeit twenty dollars for each day of such neglect, one half to him who shall sue therefor, and the other half to the State. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by said receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses to be taxed and allowed by the court: provided, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

SEC. 1851. The avails of the property of any bank or trust company in the hands of a receiver or receivers, shall be appropriated ratably to the payment: first of the charges and expenses of settling its concerns; secondly, of the circulating notes if any; thirdly, of all deposits; fourthly, to the repayment of all sums which have been subscribed and paid in for its stock by the State, or school fund; fifthly, to the

1885, ch. 73.
Discharge of receivers.

1885, ch. 73.
Receivers to apply for dissolution of injunction against them.

1885, ch. 73.
Penalty for neglect, fees and allowance.

1880, ch. 25.
Fees of receivers.

G. S. 1875, 288.
Appropriation of avails of property in receivers' hands.

payment of all other liabilities; and the surplus shall be paid and distributed among the stockholders.

G. S. 1875, 288.
Fraudulent pay-
ments and con-
veyances by
banks, etc.,
void.

SEC. 1852. All payments and conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by the preceding section, shall be utterly void.

CHAPTER CXIII.

INVESTMENT COMPANIES.

SECTION.

- 1853. To be under supervision of Bank Commissioners.
- 1854. Agents of foreign companies.
- 1855. Penalty.

SECTION.

- 1856. Bank Commissioners may examine by deputy.
- 1857. May accept certificates by officers of other States.

1887, ch. 135.
To be under
supervision of
Bank Commis-
sioners.

SEC. 1853. Every corporation heretofore or hereafter organized under the laws of this State, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in an annual report of these corporations to the Governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

1887, ch. 135.
Agents of foreign
companies.

SEC. 1854. No person shall act in this State as the agent or representative of any such corporation organized under the laws of another State, or sell, offer for sale, or negotiate choses in action owned, issued, negotiated, or guaranteed by it, unless such corporation shall have submitted itself and its financial condition to the examination of the Bank Commissioners, in such manner as to enable them to make such a report thereof as is specified in the preceding section, which report they shall make as often and in the same manner as is required of like corporations in this State.

SEC. 1855. Any person who violates the provisions of the preceding section shall forfeit one thousand dollars to the State, to be collected by the State's Attorney for the county in which such action may properly arise, by an action on this chapter, and it is hereby made the duty of every State's Attorney to bring action for such forfeiture whenever an instance of such violation is reported to him by the Bank Commissioners, and the Bank Commissioners shall so report all such instances as come to their attention.

SEC. 1856. The Bank Commissioners may make the examinations required by this chapter, either in person or by deputy, and shall have power to appoint to such position of deputy and remove therefrom at pleasure a resident of this State, and as compensation for such examinations may collect from the companies so examined all actual expenses and such further sum as may be determined by the Comptroller to be reasonable and just.

SEC. 1857. The Bank Commissioners may accept, in lieu of an examination by themselves or their deputy, the certificate of any State officer having supervision of such companies, that examinations have been made in their respective States, provided such certificate is accompanied by a sworn report showing the financial condition of any such company; such report to comply in all respects with the provisions of this chapter.

[Public Acts of 1889, Substitute for House Bill No. 151.]

CHAPTER CCXLVIII.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors.

Definition.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes.

Choses in action taxable in accordance with law when issued.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action to be negotiated only by authorized agent.

SEC. 4. No corporation organized under any special or general law of this or any other State or territory shall by its agents or otherwise engage or aid in any manner in this State in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, until it has procured from the State Treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this State as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other State or territory, or secured by a pledge of such mortgages, or both, during said period of one year; *provided, however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this State until such corporation shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said

Duration of certificate.

Bond of corporation.

corporation shall make the returns and pay the taxes required by the provisions of this act.

SEC. 5. The treasurer, or if there is no treasurer then the secretary, of every corporation, unless its stock is taxed under the laws of this State, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this State during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated in this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this State on the personal property of said corporation which is used exclusively in its said business in this State.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory, and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

SEC. 7. No person shall act as an investment broker until he has procured from the State Treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially

Return of corporation.

Corporation may pay one per cent. in lieu of all other taxes.

Who is an investment broker.

Investment broker must have certificate of authority from State Treasurer.

the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

Return by
investment
broker.

SEC. 8. Every such investment broker shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this State during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said broker had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his said return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

Broker to pay
tax, when.

Payment of
tax on choses in
action by holder.

SEC. 9. Any person may take or send to the office of the Treasurer of this State any bond, note, or other chose in action, and may pay to the State a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the Treasurer shall thereupon endorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years, or for such

longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the Treasurer affixed. Said Treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in the State during the period for which said tax is so paid; and the Treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this State to receive the tax and make the endorsement provided for in this section.

SEC. 10. Any investment broker who, without being first authorized by the State Treasurer as provided in this act, shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act.

SEC. 11. The board of equalization shall meet at the Treasurer's office at the capitol, annually, on the first secular day next succeeding the tenth day of January, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make said return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinafter fixed, or at some adjournment thereof, as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums re-

a Record to be
kept by
Treasurer.

Penalty for
violation of this
act.

Duty of board of
equalization.

quired by the provisions of this act shall be paid according to it.

Forfeiture for failure to make return.

SEC. 12. Every person who shall fail to return to the Comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the State; and every corporation or person required by this act to make any payment to the State, who shall fail to make it within the time hereinbefore limited, shall forfeit to the State twice the amount required for such payment.

Duty of assessors.

Form of statement.

SEC. 13. It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the State Treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, and other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at

Penalties.

this day of 18 ." Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Repeal.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this

State, is hereby repealed, and to that extent this act shall be an amendment to the charter of each said companies; but it shall not be necessary for said companies, or any of them, to accept said amendment.

Approved, June 22, 1889.

TITLE XXV.

BILLS OF EXCHANGE AND PROMISSORY NOTES.

CHAPTER CXIV.

SECTION.

- 1858. Negotiable notes.
- 1859. Demand notes when overdue.
- 1860. Contract of indorsement in blank.
- 1861. Grace.
- 1862. Notes due on holidays.
- 1863. Protest, notice of, how given.

SECTION.

- 1864. Rule of damages on protest of bill of exchange without this State.
- 1865. Notes in payment for patented articles, to so state.
- 1866. Penalty for violation of preceding section.

SEC. 1858. Promissory notes for the payment of money only, payable to any person, or his order, or to the bearer, shall be negotiable.

9 Conn., 94. 10 Conn., 308. 16 Conn., 234, 445. 17 Conn., 511. 18 Conn., 449. 19 Conn., 17. 22 Conn., 213, 617. 24 Conn., 333. 26 Conn., 1. 29 Conn., 347. 31 Conn., 296, 543.

SEC. 1859. Any negotiable promissory note, payable on demand, which remains unpaid four months from its date, shall be considered overdue and dishonored after that time.

SEC. 1860. The blank indorsement of a negotiable or a non-negotiable note, by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

SEC. 1861. No days of grace shall be allowed on any promissory note, bill of exchange, or order, payable in this State, at sight or on demand, or upon any bank check, unless expressly provided for therein.

SEC. 1862. The first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, and the twenty-fifth day of December, or, whenever any of said days shall fall upon Sunday, the Monday next

G. S. 1875, 343, § 1.

Negotiable

notes.

2 Root, 524.

1 Conn., 494.

2 Conn., 126,

419, 654, 478.

3 Conn., 101,

516.

G. S. 1875, 343,

§ 2.

Demand notes,

when overdue.

31 Conn., 273.

36 Conn., 6.

44 Conn., 300.

1884, ch. 83.

Contract of indorser in blank

of negotiable or

non-negotiable

notes.

G. S. 1875, 344,

§ 3.

Grace.

2 Conn., 478.

8 Conn., 505.

31 Conn., 266.

1875, ch. 21.

Notes due on

holidays, etc.

31 Conn., 264.

following such day, and any day appointed or recommended by the Governor of this State or the President of the United States as a day of thanksgiving, fasting, or any religious observance shall, for all purposes regarding the presenting for payment or acceptance, and of the protesting and giving notice of the dishonor of bills of exchange, bank checks, and promissory notes, be treated as public holidays, and all such checks, bills, and notes, otherwise presentable for acceptance or payment on any of said days shall be deemed to be presentable therefor on the secular or business day next preceding such holiday, and in case, by reason of a public holiday falling upon Sunday, the following Monday is deemed such holiday, as hereinbefore provided, the same shall be presentable on the Saturday preceding.

G. S. 1875, 344,
§ 6.
Protest, notice
of, how given.

SEC. 1863. It shall be due notice of the dishonor of any negotiable note, bill, draft, or check, to any party thereto, if the holder or his agent shall in due time deposit a notice of such dishonor in the post-office, with the postage prepaid, addressed to such party at the town in which he may reside, unless some other place be designated for such purpose on such note, bill, draft, or check.

G. S. 1875, 344,
§ 7.
Rule of damages
on protest of
bill of exchange
without this
State.
2 Root, 405.
19 Conn., 141.

SEC. 1864. When any bill of exchange, drawn or negotiated in this State upon any person in any other State, Territory, or District of the United States, shall be returned unpaid, and have been duly protested for non-payment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages, from the time at which notice of such protest shall have been given, and payment of said principal sum and damages demanded; that is to say, if such bill shall have been drawn upon any person in the city of New York, in the State of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the States of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York [except the city of New York], New Jersey, Pennsylvania, Delaware, Maryland, or Virginia, or in

the District of Columbia, three per cent. upon such principal sums if upon any persons in the States of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum, or if upon any person in any other State, Territory, or District of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given, and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

SEC. 1865. When any person shall vend or sell any patent or patented article, or pretended patent or patented article in this State, to any other person, and shall take and receive from such other person any note, negotiable or non-negotiable, said note shall express in the body thereof that the consideration therefor is a patent or patented article, and name the patent or patented article for which said note was executed.

1877, ch. 148.
Notes in pay-
ment for patent-
ed articles, to so
state.

SEC. 1866. Any person who shall violate any of the provisions of the preceding section shall be imprisoned in the State prison not more than five years, or in the common jail not less than six months; and if any person shall take, receive, or negotiate any note executed according to the provisions of the preceding section, he shall be deemed in law to have received the same under suspicious circumstances, and liable to all equities in favor of the maker or makers thereof.

1877, ch. 148.
Penalty for vio-
lation of preced-
ing section.

[*Extracts from Chapter CXIX.*]

PRIVATE CORPORATIONS.

GENERAL PROVISIONS.

SECTION.

- 1909. Charters subject to alteration and repeal.
- 1910. Corporations must organize within two years after approval of charter.
- 1911. Amendment to charter how accepted.
- 1917. Regulation of investments.

SECTION.

- 1919. Special meeting, how called, upon failure to hold annual meeting.
- 1922. Regulating of directorship of different corporations.
- 1924. Stock, how pledged.
- 1927. Proxies.
- 1941. Banks, etc., not to change location without authority.

G. S. 1875, 278,
§ 3.

Charters granted
subject to altera-
tion and repeal.

4 Day, 198.

5 Day, 329.

2 Conn., 252,

260, 579.

3 Conn., 544,

52.

4 Conn., 54.

5 Conn., 560,

246, 28.

Conn., 428.

552.

7 Conn., 214.

8 Conn., 191.

9 Conn., 536,

487.

1884, ch. 63.
Corporations
must organize
within two
years after
approval of
charter.

G. S. 1875, 278,
§ 4.

Amendment to
charter, how
accepted.
29 Conn., 174.

1876, ch. 13.
Regulation of
investments.

SEC. 1909. All acts creating or authorizing the organization of corporations, or altering the charters of corporations previously existing, which have been or shall be passed by the General Assembly, and the charters of all corporations heretofore granted, and under which no corporations have been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the General Assembly unless otherwise expressly provided in such acts.

10 Conn., 157, 409. 12 Conn., 499, 530, 7, 351. 13 Conn., 173, 493, 110, 249. 14 Conn., 437, 594, 174, 146. 15 Conn., 327, 312, 437, 475. 16 Conn., 98, 149, 593, 179. 17 Conn., 40, 454. 18 Conn., 53. 20 Conn., 200, 178. 21 Conn., 444. 22 Conn., 552, 502, 394, 435, 74, 133, 196, 575, 535. 24 Conn., 468. 26 Conn., 287. 27 Conn., 171, 142. 28 Conn., 289. 30 Conn., 94.

SEC. 1910. The charter of any private corporation hereafter granted, shall be and become void, unless said corporation shall be organized, and a certificate of such organization sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the Secretary of the State within two years from the date of the approval of its charter.

SEC. 1911. When any amendment or alteration of the charter of any corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative, unless within six months after its passage it shall be accepted at a meeting of said corporation, legally warned for that purpose, nor unless an attested copy of said acceptance shall be lodged on file in the office of the Secretary of the State, to be recorded by him in a book kept for that purpose; and such acceptance shall operate to make the original charter, and all resolutions amending and altering the same, subject to amendment, alteration, and repeal, at the pleasure of the General Assembly.

SEC. 1917. Whenever the board of directors of any corporation organized under the laws of this State for the purpose of lending money on real estate security, and issuing, negotiating, guarantying, and dealing in bonds and mortgage securities, shall have voted that said corporation shall never issue and have outstanding at any one time bonds exceeding a certain amount specified in such vote, and said vote shall be ratified and approved by said corporation at a

meeting of the stockholders, a copy of such votes of the directors and of the corporation, certified by its secretary and attested by the president and a majority of the directors, may be filed for record in the office of the Secretary of the State, and thereupon said votes shall be effectual to bind said corporation, and shall operate as a perpetual limitation of its corporate powers.

SEC. 1919. Whenever any corporation, public or private, except corporations having a capital stock, or associated proprietors of common fields, or whenever any association organized under the laws of this State shall have failed to hold their annual meeting, or to legally elect officers thereat, and no provision shall be contained in its charter, articles of association, or by-laws, or provided by law for such contingency, a special meeting for that purpose may be called by the persons whose duty it is to call the annual meeting, and shall be called by such persons whenever requested so to do by not less than ten, or a majority of the members of such corporation, or association, in writing, and such notice shall be given of such special meeting as is required in calling an annual meeting, and at such meeting the necessary officers may be elected.

1877, ch. 56.
Special meeting
how called,
upon failure to
hold annual
meeting.

SEC. 1922. Any one of the directors or executive officers of any corporation, incorporated by the laws of this State, owning stock in any of the banks or other corporations of the State, shall be eligible to be elected as a director of such banks or other corporations, at any meeting of stockholders of such banks or other corporations, legally convened for the election of directors, and upon such election may act as director of such bank or other corporation; provided that not more than one single person of such directors or executive officers shall be eligible to serve as such director at the same time.

1876, ch. 65.
Resolution of
directors
of different
corporations.

SEC. 1924. Shares of stock in any corporation organized in this State under the laws of this State, or of the United States, may be pledged by executing and delivering a power of attorney for its transfer, with the certificate of stock therein mentioned, to the party to whom the pledge is made; but no such pledge, unless consummated by an actual transfer of the stock to the name of such party, shall be effectual to

G. S. 1875, 279,
§ 9.
Stock how
pledged.
45 Conn., 22.
53 Conn., 390.

hold such stock against any person but the pledger, and his executors and administrators, until a copy of said power of attorney shall be filed with the cashier, treasurer, or secretary of said corporation.

G. S. 1875, 279,
§ 11.
Proxies.

SEC. 1927. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

G. S. 1875, 280,
§ 21.
Banks, etc., not
to change loca-
tion without
authority.

SEC. 1941. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

[*Extracts from Chapter CCXLI.*]

ASSESSMENT OF TAXES.

SECTION.

- 3837. Returns by cashiers to assessors.
- 3838. Returns of property held in pledge.
- 2839. Penalty for evasive transfer of stock.

SECTION.

- 3840. Penalty if stockholder gives untrue residence.

[Public Acts of 1889, House Bill No. 209.]

CHAPTER LXIII.

An Act relating to the Taxation of Bank and other Stocks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Capital stock of
corporations
where assessed
for taxation.

SECTION 1. Section 3836 of the general statutes is hereby amended to read as follows:

Shares of the capital stock of any bank, national banking association, trust, insurance, turnpike, bridge, or plank road company, owned by any resident of this State, shall be set in his list at its market value, in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock in its returns to the assessors.

SEC. 2. This act shall take effect from its passage.

Approved, March 29, 1889.

[General Statutes.]

SEC. 3837. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary, who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed, shall forfeit fifty dollars to such town; but putting a letter into the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

G. S. 1875, 157,
§ 51.
Returns to
assessors of
names of stock-
holders, and
value of stock.

SEC. 3838. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein, who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

G. S. 1875, 157,
§ 22.
Returns of
property held
in pledge.

SEC. 3839. The owner of any share of the capital stock of any corporation, who shall transfer such share to another, with the intent of evading the provisions of this title, shall forfeit to the town in which he resides one per cent. of the value of the stock so transferred.

G. S. 1875, 157,
§ 23.
Penalty for
evasive transfer
of stock.

SEC. 3840. When any owner or holder of any stock in any corporation, liable to taxation, shall represent, or cause to be represented, to its cashier or secretary that he is a resident of any other town than that in which he actually resides, and thereby causes said cashier or secretary to give information, as aforesaid, to the assessors of such other town, such assessors shall return the same to the Comptroller within thirty days thereafter, and shall certify in such return that no such

G. S. 1875, 157,
§ 24.
Penalty if
stockholder
give untrue
residence.

person is known to reside in said town ; and the Comptroller shall thereupon notify said cashier or secretary of the information given to him by said assessors ; and such stockholder shall forfeit to the State one per cent. of the value of such stock ; and said cashier or secretary shall thereupon pay said forfeiture to the Treasurer ; and such corporation shall have a lien upon such stock for the amount so paid.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.

- 3916. Stock of non-residents in other corporations, how taxed.
- 3917. Corporations to have a lien for tax paid on stock of non-residents.
- 3918. Returns by and tax on savings banks.

SECTION.

- 3930. Meetings of Board of Equalization; to correct returns, etc.
- 3932. Penalty for failure to make returns.

G. S. 1875, 167, § 2.
Stock of non-residents in certain other corporations, how taxed.

SEC. 3916. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each ; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value ; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

G. S. 1875, 168, § 3.
Corporations to have a lien for tax paid on stock of non-residents.

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

1878, ch. 64.
Returns by and tax on savings banks.
37 Conn., 173.
48 Conn., 44.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month ; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars,

and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said savings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

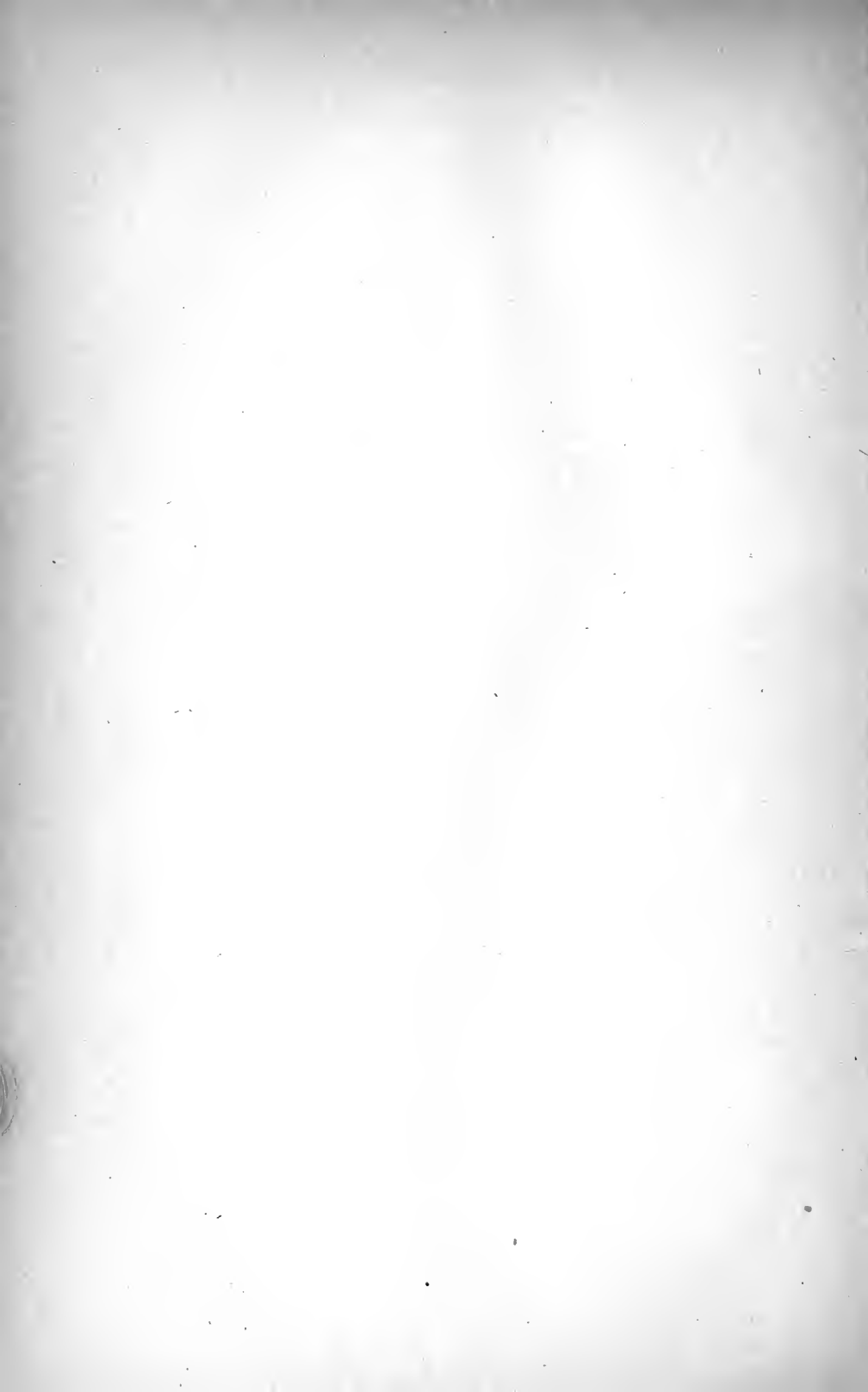
SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

G. S. 1875, 169,
§ 11.
1887, ch. 117,
§ 3, 4.
Meetings of
Board of
Equalization.

Board of Equalization shall correct statements.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

G. S. 1875, 169,
§ 12.
Penalty for
failure to make
returns.



INDEX TO LAWS.

	PAGE.
Agencies or branch offices prohibited,	vii
Agents of foreign investment companies, penalty for unlawful action of, xxxiii	
Amendments in 1889, xii, xv, xvii, xxii, xxv, xxxiii, xlii	
Annual meetings, when special may be called in place of,	xliii
Appeals from receivers, when and how made,	xxvi, xxvii
Appropriation of avails of property in receivers' hands,	xxx
Assessment of taxes,	xlii-xlii
Assessors, duty of, as to certificate of tax-payer,	xxxviii
Attachments, effect on, of revocation of charter,	xxv
Attorney, power of, when necessary,	ix
Auditors of savings banks, appointment and duties of,	xix
Banks, term includes what in statutes,	iii
must keep specie, bullion, etc., to certain amount,	vii
dividends,	vii
limit of liability,	vii
may not discount what paper,	vii
loans to non-residents,	vii
organized under banking laws of 1852, to retain rights,	vii
may become national banks, how,	xii
corporate powers not terminated, when,	xiii
injunction to preserve assets or protect deposits,	xxv
Bank Commissioners, appointment of,	xxii
disqualifications for,	xxiii
duties and powers of,	xxiii
apportionment of salary of, by Comptroller,	xxv
banks to give notice of indebtedness of,	xxiii
to make complaint in case of fraud,	xxiv
to examine banks, savings banks, trust and investment com- panies,	xxiii, xxxii
to examine with United States Bank Examiner, when,	xxiii
to examine investment companies,	xxxii
compensation for,	xxxiii
may appoint deputy for examining, when,	xxxiii
may apply for injunction to preserve assets or protect deposits,	xxv
to determine when savings bank may buy bank building,	xix
on reduction of capital stock,	x
to report same to General Assembly,	x
may petition for receiver, when,	xxv

	PAGE.
Bank Commissioners to report violations of law, . . .	xxiii, xxxiii
to make annual report to Governor, . . .	xxiii
returns to, . . .	xi, xiv, xxi
receivers to make returns to, . . .	xxviii
Banking house, when savings bank allowed to buy, . . .	xix
Bank stocks, where assessed for taxation, . . .	xliv
Bills of exchange and promissory notes (see Notes and Bills).	
Board of equalization, meetings of, . . .	xlvi
duty as to tax on investment companies, . . .	xxxvii
Bonds of cashier or treasurer, to be recorded, . . .	x, xi, xx
to be kept by president, . . .	xi, xx
of savings bank treasurer to be renewed every six years, . . .	xx
what, savings banks may invest in, . . .	xv, xvi, xvii
held by savings banks, what, exempt from taxation, . . .	xlvi, xlvii
taxation of, . . .	xxxv
Books may be examined by State officers, when, . . .	viii
stockholders, when, . . .	viii
Branch offices or agencies prohibited, . . .	vii
Broker, investment, certificate of authority, . . .	xxxv, xxxvi
returns by, . . .	xxxvi
who is, . . .	xxxv
Capital stock, liability of directors limited to 20 per cent. of, . . .	ix, x
of one director limited to 5 per cent. of, . . .	ix, x
of one party limited to 15 per cent. of, . . .	vii
how reduced, . . .	x
increase or decrease of, when national bank, . . .	xv
lien on, for tax paid for non-resident, . . .	xlvi
loan on own stock forbidden, . . .	vii
loans may be made out of State, in excess of, . . .	vii
of non-residents, how taxed, . . .	xlvi
shares of, how pledged, . . .	xlvi
where taxable, . . .	xliv, xlv
subscription to, by State or charitable corporation, . . .	viii
rights of holders of, non-transferable, . . .	viii, ix
voting by proxy on, . . .	ix
president or cashier not to vote on any but his own, . . .	ix
what Commissioner of School Fund may vote on, . . .	ix
what Treasurer of State may vote on, . . .	ix
what may not be voted on, . . .	ix
taxation of, . . .	xliv
Cashier to give bond, . . .	x
office of, vacant for neglect to give bond, . . .	xi
to give notice of indebtedness of Bank Commissioners, . . .	xxiii
to publish statement of unclaimed dividends, . . .	xi
to make quarterly statements to Bank Commissioners, . . .	xi
to seize counterfeit coin, . . .	viii
to stamp counterfeit bills, . . .	viii
not to vote on any stock but his own, . . .	ix
not to be treasurer of savings bank, when, . . .	xv
paper not to be discounted for, . . .	vii

Cashier or secretary to return to Comptroller list of non-resident stock-	
holders,	xlvi
returns by, to assessors,	xlvi
Charters, amendments to, must be accepted, when,	xlii
subject to alteration or repeal,	xlii
how declared to be forfeited,	xxiv
revocation of, effect on attachments,	xxiv
void if not acted upon within two years,	xlii
Choses in action, taxation of,	xxxiv, xxxv
Christmas-day, notes falling due on,	xxxix, xl
Claims to be allowed or disallowed, by receivers,	xxvi
limitation of time for presenting to receivers,	xxvi
when barred against receivers,	xxviii
Comptroller, returns to, list of non-resident stockholders,	xlvi
by savings banks, statement of deposits,	xlvi, xlvii.
unclaimed deposits,	xx
Construction of statutes,	iii
Contingent fund of savings bank, limited to ten per cent. of deposits,	xix
Corporations, investment, taxation of,	xxxv
Corporators of savings banks, removal of,	xxi
to receive notice of meetings of,	xx
Counterfeit bills to be stamped,	viii
returns of amount stamped,	viii
coin to be seized when offered,	viii
Damages, rule of, on protest of foreign bills of exchange,	xl, xli
Deposit of State funds by Treasurer,	xii
Deposits, savings banks, from one person limited,	xviii
how employed,	xv, xvii
how taxed,	xlvi, xlvii
statement of unclaimed, returned to Comptroller,	xx
Deputy Bank Commissioner, appointment and duties of,	xxxiii
Directors, who may not be,	ix
officers of corporations owning stock eligible for,	xliii
State entitled to, when,	x
Governor may appoint, when,	x
may accept resignation of,	x
loans to, limited,	ix, x
not to be paid for indorsing paper,	x
must vote by yeas and nays in declaring dividend,	x
of savings banks to appoint auditors,	xix
consenting to loan or investment, record of to be	
made,	xviii
liable for loss caused by violating law,	xxi
Discount, what paper banks may not,	vii
Dividends, banks and trust companies', to be declared from net earnings	
only,	vii
by yea and nay vote,	x
list of unclaimed, to be published,	xi
of savings banks, amount of, regulated,	xix
discrimination in declaring, may be made,	xx

	PAGE.
Ecclesiastical society, loan to by savings banks,	xviii
Embezzlement by officer or agent,	v, vi
Examinations by Bank Commissioners,	xxiii
of banks by State officers, when allowed,	viii
by stockholders, when allowed,	viii, ix
False entries, penalty for making,	v, vi
Fast-day, notes falling due on,	xxxix, xl
Fees of receivers,	xxxix
Foreign investment companies, examination of,	xxxii, xxxiii
Bank Commissioners may accept certificate of, when,	xxxiii
Forfeiture by agents of foreign investment companies for unlawful action, xxxiii	
by cashier, failing to seize counterfeit coin,	viii
for voting on bank stock unlawfully,	ix
by cashier or secretary for failure to return list of non-resident stock, xlv	
to make returns to assessors,	xlvi
by director for being paid for endorsement,	x
voting for unlawful dividend,	x
by receivers for neglect,	xxviii
by stockholder for giving false residence,	xlvi
for making excessive loan,	vii
for failure to pay proportion of salary of Bank Commissioners,	xxv
for failure to pay taxes to State,	xlvi
for failure to make returns to Comptroller,	xlvi
for failure to make returns as to investments,	xxxviii
for refusal to inform assessors of collateral held,	xlvi
by officers of savings banks for violation of law,	xviii
for becoming surety for borrower,	xviii
Fourth of July, notes falling due on,	xxxix
Fraudulent conveyances by banks, etc., void,	xxxii
Grace, days of, not allowed on what paper,	xxxix
Holidays, what days are ; notes falling due on,	xxxix, xl
Injunction against bank or trust company,	xxv
Insurance, savings banks may collect for, paid on mortgaged property,	xix
Interest, rate of, allowed on savings bank loans,	xix
Investment broker, must have certificate of authority,	xxxv
to pay tax when,	xxxvi
returns by,	xxxvi
who is,	xxxv
companies,	xxxii-xxxix
may be examined by deputies,	xxxiii
of savings banks, what to be made in,	xv-xvii
classification of,	xv-xvii
record of director consented to,	xviii
of trust funds,	iv
Investment companies to be under supervision of Bank Commissioners, xxxii	
compensation for examination of,	xxxiii
Bank Commissioners may receive certificate in lieu of, when,	xxxiii
may limit corporate powers,	xlili
subject to laws relating to banks, etc.,	xxxii
Liability for stamping counterfeit bills by mistake,	viii

PAGE.

Liability of directors of savings bank for loss caused by violating law,	xxi
for consenting to unlawful loan,	xviii
Limitations of credit given to one party,	vii, xviii
of dividends,	vii, x, xix
of obligation of directors,	ix, x
of contingent fund of savings bank,	xix
of deposit from one person in savings bank,	xviii
of loan on personal security to one person from savings bank,	xviii
real estate to one-half its value,	xvi, xvii
of salary of president of savings bank,	xviii
of sum allowed for banking house by savings bank,	xix
of time for presenting claims to receivers,	xxvi
Loans on own capital stock forbidden,	vii
by agent at other places than banking houses forbidden,	vii
to one party limited,	vii
to cashier or clerk forbidden,	vii
may be made out of State by bank, when,	vii
by savings bank on personal security to one person limited,	xviii
additional security required when one per-	
son or firm only is holden,	xviii
by savings banks on real estate, how made,	xvii
not to be made on real estate situated out of	
State,	xv, xvi, xvii
exception in favor of Stafford and Stonington	
savings banks,	xvii
to ecclesiastical society,	xviii
to manufacturing corporation,	xviii
record of directors consenting to,	xviii
rate of interest allowed on,	xix
Location not to be changed except by General Assembly,	xliv
Manufacturing corporation, loan to, by savings bank,	xviii
Meetings, special, how called upon failure to hold annual,	xlili
Memorial day, notes falling due on,	xxxix, xl
Mortgaged premises, willful injury to, by mortgagor,	v
National banking associations,	xii-xv
National banks, State banks may become, how,	xii, xiii
executors, etc., may represent stock,	xiii
corporate powers of, not terminated by becoming,	xii, xiii
stockholders of, not dissenting, become shareholders of,	xiii
stockholders of, not becoming shareholders, to be paid,	xiii
appeal of, to Bank Commissioners,	xiii
rights of holders of non-transferable stock,	xiv
notice of, to Comptroller,	xiv
continuance of officers of,	xiv
reconversion of, to State bank,	xv
New Year's day, note falling due on,	xxxix, xl
Notes and bills, when negotiable,	xxxix
when due on holidays,	xxxix, xl
demand, when overdue,	xxxix
contract of endorser in blank,	xxxix

	PAGE.
Notes, notice to endorser of,	xl
rule of damage on protest of foreign,	xl
in payment of patent article to so state,	xli
taxation of,	xxxiv
Notice to corporators of meetings,	xx
Officers, embezzlement by, penalty for,	v
not eligible to be Bank Commissioner,	xxiii
upon request to inform assessors what stock or bonds held as collateral,	xlvi
to stamp counterfeit bills,	viii
to continue, if converted to national bank,	xiv
of savings banks not to be borrowers nor surety for borrowers, nor surety on bond of treasurer,	xviii xx
of savings banks, not to be paid for selling securities to, or procuring loans for,	xviii xviii
vacancy, how filled,	xxi
of State may examine banks, when,	viii
Penalty, for not delivering books and property to receivers;	xxviii
for embezzlement,	v
for making false entries,	vi, xxii
for willful injury to mortgaged premises,	v
by officers of savings banks for violation of law,	xxi
by treasurer of savings banks for failure to give corporators notice of meeting,	xx xx
by treasurer of savings banks for failure to return list of un- claimed deposits,	xx xx
by any one violating law regarding banks, savings banks, or trust companies,	xxi xxi
for selling investments without authority,	xxxiii, xxxvii
Power of attorney, when necessary,	ix
President to keep bond of cashier or treasurer,	xi, xx
not to vote on any stock but his own,	ix
of savings banks, what compensation allowed,	xviii
not to be surety on bond of treasurer,	xx
Private corporation, embezzlement by,	v
Promissory notes (see Notes and Bills).	
Protests on notes or bills of exchange,	xl, xli
Proxy voting, in meeting of stockholders,	xliv
not to be used at more than one annual meeting,	xliv
president or cashier cannot act as,	ix
Public buildings, term includes what in statutes,	iii
Public officer, embezzlement by,	v
Punishments, penalties, etc., not affected by repeal of statutes,	iv
Railroad company, term includes what in statutes,	iii
what bonds of, savings banks may buy,	xv-xvii
Real estate, loan on, how made,	xvii
limited to one-half value of,	xv-xvii
Receivers of banks, savings banks, and trust companies,	xxvi-xxxii
Receivers, appointment of,	xxvi
may be appointed by judge of Supreme Court, when,	xxviii

	PAGE.
Receivers, may be petitioned for by majority of stockholders, . . .	xxvi
appeals from, when and how made, . . .	xxvi, xxvii
application for order on, how made, . . .	xxx
to apply for dissolution of injunction, . . .	xxx
appropriation of avails of property in hands of, . . .	xxxi
bonds of, to be kept by clerk of court, . . .	xxix
may compromise doubtful claims, . . .	xxvii
when, may not compromise claims against officers, . . .	xxvii
to deposit funds not called for with State Treasurer, . . .	xxx
discharge of, . . .	xxx
fees of, . . .	xxxi
to file statements with clerk of court, . . .	xxix
to lodge orders with clerk of court, . . .	xxix
final disposition of funds in hands of, . . .	xxx
to make inventory and appraisal of assets, . . .	xxvii
property in hands of, not subject to foreign attachment, . . .	xxx
to receive proof of and allow or disallow claim, . . .	xxvi, xxvii
limitation of time for presentation of claims to, . . .	xxvi
to make returns to Bank Commissioners, . . .	xxviii
forfeiture for not making such returns, . . .	xxviii
Repeal of statute, effects of, . . .	iv
Reports of Bank Commissioners to Governor, . . .	xxiii
to Bank Commissioners of savings banks, . . .	xxi
of banks, trusts, and investment compa-	
nies, . . .	xi, xxxii
of receivers, . . .	xxviii
to Comptroller of non-resident's stock, . . .	xlvi
of savings bank deposits, . . .	xlvi, xlvii
of unclaimed savings bank deposits, . . .	xx
of Comptroller to General Assembly, of such deposits, . . .	xx
of unclaimed dividends to be published, . . .	xi
quarterly, to be published in a newspaper, . . .	xi
Reserve of cash and bonds to be kept on hand, . . .	vii
Returns of corporations to Comptroller, . . .	xxxv
by investment brokers, . . .	xxxvi
to assessors of, names of stockholders, . . .	xlvi
Savings banks, . . .	xv-xxi
injunction to preserve assets or protect deposits, . . .	xxv
term includes what in statutes, . . .	iii
deposits of, how employed, . . .	xv-xvii
how many officers of, may be officers of bank of discount, . . .	xv
when act concerning, takes effect, . . .	xvii
School Fund Commissioner may examine books, . . .	viii
may vote on transferable stock, . . .	ix
Shares of stock, taxation of, . . .	xliv
Secretary to return to Comptroller list of non-resident stockholders, . . .	xlvi
to return to assessors names of stockholders, . . .	xlvi
Special taxes on corporations, . . .	xlvi
State entitled to bank director, when, . . .	x
how appointed, . . .	x

State of Connecticut.

TWENTY - EIGHTH ANNUAL REPORT
OF THE
Insurance Commissioner,

MADE TO THE

Governor of the State, A. D. 1893.



PART FIRST.

Fire, Marine, Fidelity, and Casualty Companies.

HARTFORD, CONN. :

PRESS OF THE FOWLER & MILLER COMPANY, 341 MAIN STREET.

1893.

ERRATA.

Page 246, Risks and Premiums—For \$710,617.63 write \$546,430.74 ; in next line, for \$517,607.88 read \$661,794.77 ; and change footing from \$165,708.10 to \$309,894.99.

Page 389, line 3—For “1010” read 1910.

Page 431—For “Abstracts” read Abstract.

INDEX.

	PAGE.
Introduction.....	vii

STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF THIS STATE.

Ætna, Hartford.....	3	Norwalk, Norwalk.....	27
Connecticut, Hartford.....	12	Orient, Hartford.....	31
Hartford, Hartford.....	16	Phœnix, Hartford.....	37
National, Hartford.....	21	Security, New Haven.....	42

MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE.

Danbury, Danbury.....	49	Mutual, Harwinton.....	64
Farmers, Suffield.....	50	New London County, Norwich.	65
Farmington Valley, Farmington	52	Patrons, Hartford.....	67
Greenwich, Greenwich.....	53	Rockville, Rockville.....	68
Hartford County, Hartford.....	54	State, Hartford.....	70
Litchfield, Litchfield.....	57	Tolland County, Tolland.....	72
Madison, Madison.....	59	Washington, Washington.....	74
Middlesex, Middletown.....	60	Windham County, Brooklyn...	75
Mutual, Norwich.....	62		

STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Agricultural, Watertown, N. Y.	79	Equitable, Providence, R. I....	138
Albany, Albany, N. Y.....	83	Farragut, New York City.....	142
American, Boston, Mass.....	86	Fire Association, Phila., Penn..	146
American, Newark, N. J.....	90	Fireman's Fund, San Fran., Cal.	151
American, New York City.....	93	Firemen's, Newark, N. J.....	155
American, Philadelphia, Penn..	97	First Nat., Worcester, Mass....	159
American Cen., St. Louis, Mo..	103	Franklin, Philadelphia, Penn...	162
Boylston, Boston, Mass.....	107	German American, N. Y. City..	168
Broadway, New York City.....	111	Germania, New York City.....	172
Buffalo-German, Buffalo, N. Y.	114	Girard, Philadelphia, Penn.....	176
Citizens, New York City.....	118	Glens Falls, Glens Falls, N. Y.	180
Commerce, Albany, N. Y.....	122	Granite State, Portsmouth, N.H.	184
Continental, New York City....	125	Greenwich, New York City....	188
Delaware, Philadelphia, Pa....	130	Hanover, New York City.....	192
Eagle, New York City.....	134		

Home, New York City.....	197	Pennsylvania, Phila., Penn.....	261
Ins.Co. of No. Am., Phila.,Penn.	203	People's, Manchester, N. H....	268
Ins. Co. of State of Penn., Phila.	210	Phenix, Brooklyn, N. Y.....	273
Mech. & Trad's, N. Orl's, La..	214	Providence Washington, R. I....	277
Mercantile, Boston, Mass.....	217	Queen, New York City.....	281
Merchants, Newark, N. J.....	221	Reading, Reading, Penn.....	285
Merchants, Providence, R. I....	225	Reliance, Philadelphia, Penn...	289
Michigan, Detroit, Mich.....	228	Rochester German, Roch., N. Y.	293
Milwaukee Mech's, Mil., Wis...	232	Springfield, Springfield, Mass..	296
Newark, Newark, N. J.....	235	Spring Garden, Phila., Penn....	301
N. Hampshire, Manches., N. H.	239	St. Paul, St. Paul, Minn.....	306
New York Bowery, N. Y. City.	244	Union, Philadelphia, Penn.....	311
Niagara, New York City.....	247	United Firemen's, Phila., Penn.	315
North American, Boston Mass..	251	United States Fire, N. Y. City..	320
Northwestern, Milwaukee, Wis.	255	Westchester, New York City...	323
Pacific, New York City.....	258	Williamsburgh, Brooklyn, N. Y.	326

MUTUAL FIRE-INSURANCE COMPANIES OF OTHER STATES.

Fitchburg, Fitchburg, Mass.....	333
Holyoke, Salem, Mass.....	336
Merchants and Farmers, Worcester, Mass.....	340
Quincy, Quincy, Mass.....	343

FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER COUNTRIES.

Atlas, London, England.....	349
British America, Toronto, Canada.....	352
Caledonian, Edinburgh, Scotland.....	355
Commercial Union, London, England.....	359
Guardian Fire and Life, London, England.....	363
Hamburg-Bremen, Hamburg, Germany.....	366
Imperial, London, England.....	370
Lancashire, Manchester, England.....	374
Lion, London, England.....	378
Liverpool and London and Globe, Liverpool, England.....	381
London, London, England.....	385
London & Lancashire, Liverpool, England.....	388
North British and Mercantile, London and Edinburgh, Great Britain..	392
Northern Assurance, London, England.....	396
Norwich Union, Norwich, England.....	399
Palatine, Manchester, England.....	403
Phoenix Assurance, London, England.....	406
Royal, Liverpool, England.....	409
Scottish Union and National, Edinburgh, Scotland.....	413
Sun, London, England.....	417
Transatlantic, Hamburg, Germany.....	421
Union Assurance, London, England.....	424
Western, Toronto, Canada.....	427

MARINE INSURANCE COMPANY OF ANOTHER COUNTRY.

Sea (Limited), Liverpool, England.....	433
--	-----

CASUALTY INSURANCE COMPANIES OF THIS STATE.

Connecticut Mutual Steam Boiler Inspection and Insurance Co., Waterbury.....	439
Hartford County Tobacco Growers', Windsor.....	440
Hartford Steam Boiler Inspection and Insurance Co., Hartford.....	441

FIDELITY AND CASUALTY INSURANCE COMPANIES OF OTHER STATES.

American Surety, New York City.....	449
Fidelity and Casualty, New York City.....	452
Lloyds Plate Glass, New York City.....	458
Metropolitan Plate Glass, New York City.....	461
New Jersey Plate Glass, Newark, N. J.....	463
New York Plate Glass, New York City.....	466
United States Guarantee, New York City.....	468

STATISTICAL TABLES

Table I—Capital, Assets, Liabilities, Surplus, etc.....	472
Table II—Items Composing the Assets.....	477
Table III—Items Composing the Liabilities.....	481
Table IV—Income.....	485
Table V—Expenditures.....	489
Table VI—Premiums Received, Commissions Paid, etc.....	493
Table VII—Risks, Premiums, Losses Incurred.....	497
Table VIII—Business in Connecticut.....	501
Table IX—Average Premium Per Cent.....	505
Table X—Marine and Inland Business.....	509
Table XI—Summary Comparison of Business in Connecticut.....	510
Table XII—Summary Comparison of Condition.....	511

MISCELLANEOUS.

Taxes on Premiums Collected.....	513
Directory of Companies.....	519
Directory of Agents.....	525
Laws relating to Insurance in Connecticut.....	*I—*51

*Office of the Insurance Commissioner,
Capitol, Hartford, February 28, 1893.*

Sir: The Commissioner has the honor to submit herewith, as by law required, Part I of his Report, being the twenty-eighth Annual Report of this Department.

O. R. Tyler

To the Governor.

REPORT—PART I.

The first volume of the Report now submitted exhibits the condition and affairs of all companies duly authorized to make fire, marine, fidelity, or casualty insurances in this State. Abstracts of their statements of condition on December 31, 1892, and of their transactions during that year will be found herein, together with elaborate statistical tables relating to fire and marine companies and minor tabulations respecting other classes of companies.

Since Part I of last year's Report was presented, the foreign corporations named below have been admitted to transact business here, viz.:

Date.	Name and Location.	Capital in United States.	Class of Insurance.
1892.			
July 20.....	Caledonian, Edinburgh, Scotland.....	\$200,000	Fire.
October 18.....	Atlas, London, England.....	200,000	Fire.
November 21..	Eagle, New York City.....	300,000	Fire.
1893.			
February 4.....	Palatine, Manchester, England.....	200,000	Fire.
	Aggregate Capital.....	\$900,000	

The following have withdrawn from the State during the year :

Date.	Name and Location.	Capital in United States.	Class of Insurance.
1892.			
March 23.....	Traders, Chicago, Ill.....	\$500,000	Fire.
April 21.....	St. Paul German, St. Paul, Minn.....	500,000	Fire.
June 7.....	Teutonia, New Orleans, La.....	250,000	Fire.
June 7.....	Jersey City, Jersey City, N. J.....	250,000	Fire.
December 31...	Alliance, New York City.....	200,000	Fire.
December 31...	City of London, London, Eng.....	200,000	Fire.
	Aggregate capital	\$1,900,000	

All the companies admitted, as well as those withdrawn, carried on the business of fire insurance, and the combined capital of the latter exceeds that of the former by an even million of dollars. No domestic company has been organized, and none has retired.

The whole number of companies whose affairs are exhibited in this volume is one hundred and twenty-four, being two less than last year. One hundred and thirteen are engaged in fire or fire and marine insurance; one is exclusively marine; two assure fidelity; two insure against damage by boiler explosions; one covers the risk of damage to growing tobacco by hail storms; four are in plate-glass insurance exclusively; and one combines plate-glass, boiler, fidelity, accident, and burglary insurance. These are the identical eleven offices appearing in last year's Report. One hundred and one are joint stock corporations and twenty-three are mutual.

FIRE INSURANCE.

Statistics of the one hundred and thirteen companies prosecuting this branch of business can be found in detail and in groups in the appendix. The following summary, taken from Table I, exhibits their general condition at the close of the year :

ASSETS, LIABILITIES, AND SURPLUS, DECEMBER, 31, 1892.

No.	Location.	Assets.	Liabilities, including Capital.	Surplus over all Liabilities.
8	Stock Cos. of Conn.....	\$32,954,124 44	\$24,927,147 82	\$8,026,976 62
17	Mutual Cos. of Conn.....	1,669,151 87	372,487 25	1,296,664 62
61	Stock Cos. of other States....	123,643,280 94	100,263,083 88	23,380,197 06
4	Mutual Cos. of other States...	2,051,836 32	1,014,205 42	1,037,630 90
23	St'k Cos. of foreign Countries	54,077,766 36	42,732,490 57	11,345,275 79
113	Aggregates.....	\$214,396,159 93	\$169,309,414 94	\$45,086,744 99

The surplus of the ninety-two joint-stock offices included above is \$42,752,449.47, or eighty-nine per cent. of their capital; and the proportion of surplus to liabilities of the twenty-one mutuals is one hundred and sixty-eight per cent. The assets of all together are one hundred and thirty-eight per cent. of the liabilities, after deducting (from the latter) capital, scrip, and special funds.

The total absolute liability for unsettled losses and other claims is \$22,809,202, the contingent liability of unearned premiums amounting to \$95,209,340.

The total amount of risks carried by these companies, on December 31, was \$16,238,743,345, a sum larger by \$1,063,-000,000 than the amount in force the year before in the one hundred and fifteen companies then reporting here.

CHARACTER OF THE ASSETS.

Dec. 31, 1892.	Real Estate.	Loans on Mort. Real Est.	U. S. Bonds.	Other Bonds and Stks.	Loans on Col-lateral.	Cash.	Other Assets.
25 Conn. Cos...	\$1,440,777	\$3,620,028	\$168,500	\$24,195,416	\$193,356	\$2,039,343	\$2,965,856
65 Others, U. S.	10,903,517	23,394,330	5,866,596	63,173,652	3,834,973	7,411,668	11,110,382
23 Cos., ex.U.S.	6,174,784	5,171,737	12,168,959	19,092,959	170,500	4,647,294	6,651,533
113 Companies.	\$18,519,078	\$32,186,095	\$18,204,055	\$106,462,027	\$4,198,829	\$14,098,305	\$20,727,771

The "other assets" above consist mainly of premiums in course of collection, that item amounting to \$17,995,210. For the details relating to each company's assets, reference may be made to Table II. Table III exhibits the

CHARACTER OF THE LIABILITIES.

December 31, 1892.	Loss Claims.	Unearned Prems.	Dividends Unpaid.	Com-missions.	All other Liabili-ties.	Total.
25 Connecticut Cos.....	\$1,901,345	\$11,834,150	\$408	\$363,638	\$650,095	\$14,749,636
65 Other U. S. Cos... ..	7,357,463	54,131,536	46,405	1,488,782	2,112,231	65,136,417
23 Cos. ex. U. S.....	4,905,174	29,243,654	.....	904,920	3,078,742	38,132,490
113 Companies.....	\$14,163,982	\$95,209,340	\$46,813	\$2,757,340	\$5,841,068	\$118,018,543

A YEAR'S PROGRESS.

A survey of the results of the year's transactions may be made by means of a comparison with those of the previous year. This comparison will be more correct and satisfactory by taking into view only the companies operating here in both years, than it would be by comparing the one hundred and thirteen now here with the one hundred and fifteen of the year before. There are one hundred and nine such, being the same *number* as in the two years preceding, but they are not the identical companies. The summaries following relate only to the former group.

CAPITAL AND ASSETS—1891 AND 1892.

December 31.	Fixed Capital in United States.		Assets in the United States.	
109 Offices.	1891.	1892.	1891.	1892.
8 Conn., Stock.....	\$10,550,000	\$10,550,000	\$31,577,911	\$32,954,124
17 Conn. Mutual.....	Nothing.	Nothing.	1,612,463	1,669,152
60 Other States, Stk..	31,457,875	31,610,125	118,338,644	122,510,114
4 Other States, Mut'l,	100,000	100,000	2,019,486	2,051,836
20 Other Countr's, Stk,	5,257,000	5,035,775	48,129,288	50,123,339
Aggregates.....	\$47,364,875	\$47,295,900	\$201,677,792	\$209,308,565

The People's Company, of Manchester, N. H., increased its capital \$150,000, and this was the only change during the year. Subsequently, in January, the New York Bowery reduced its capital from \$300,000 to \$200,000. The assets have increased about seven and one-half millions, aside from the amount paid in as capital by the People's Company.

LIABILITIES—1891 AND 1892.

December 31.	1891.		1892.	
109 Offices.	Excluding Capital and Special Funds.	Including Capital and Special Funds.	Excluding Capital and Special Funds.	Including Capital and Special Funds.
8 Conn., Stock.....	\$12,745,560	\$23,295,560	\$14,377,148	\$24,927,148
17 Conn., Mutual.....	336,654	336,654	372,487	372,487
60 Other States, Stk..	60,004,030	95,495,837	64,029,245	99,770,117
4 Other States, Mut'l,	869,865	969,865	914,205	1,014,205
20 Other Countr's, Stk,	32,778,948	36,778,948	35,385,001	39,385,001
Aggregates.....	\$106,735,057	\$156,876,864	\$115,078,086	\$165,468,958

The assets, including new capital, increased \$7,630,773. The liabilities, including capital and special funds, increased \$8,592,094. In the preceding year the liabilities increased \$3,000,000 more than the assets. The excess for the year last past was less than \$1,000,000.

NET SURPLUS — 1891 AND 1892.

December 31.	1891.		1892.	
109 Offices.	As concerns Policyholders.	As concerns Stockholders.	As concerns Policyholders.	As concerns Stockholders.
8 Conn., Stock.....	\$18,832,351	\$8,282,351	\$18,576,977	\$8,026,977
17 Conn., Mutual	1,275,808	1,275,808	1,296,665	1,296,665
60 Other States, Stk..	58,334,614	22,842,807	58,480,870	22,739,997
4 Other States, Mut'l,	1,149,621	1,049,622	1,137,631	1,037,631
20 Other Countr's, Stk,	15,350,340	11,350,340	14,738,338	10,738,338
Aggregates.....	\$94,942,734	\$44,800,928	\$94,230,481	\$43,839,608

Each of the three groups of joint stock companies shows less surplus than the year before, and the aggregate reduction is \$970,186. In 1891 the same number of offices (though not the identical offices as regards four of them) exhibited a loss of surplus, compared with the previous year, amounting to more than \$3,000,000, so that there has been an improvement in this regard of more than \$2,000,000.

The mutual companies, taken all together, have slightly increased their surplus funds ; the four of Massachusetts, however, have somewhat reduced theirs, in the aggregate, by large dividends to policyholders. The mutuals of this State return nothing to their policyholders, and hence, as to a few of them it is a pertinent question, to whom do these large surpluses belong ?

NET PROFITS—1891 AND 1892.

December 31.	1891.		1892.	
109 Offices.	Dividends Paid.	Increment of Surplus.	Dividends Paid.	Increment of Surplus.
8 Conn. Stock.	\$1,554,000	†—495,553	\$1,540,000	†—255,374
17 Conn. Mutual. ....	.....	18,865	.....	20,857
60 Other States, Stock,	3,606,960	†—2,068,773	3,350,576	†—102,810
4 Other States, Mut'l,	211,733	19,800	233,188	†—11,991
20 Other Countr's, Stk,	*—1,534,636	†—642,872	*—142,870	†—612,002
Aggregates.....	\$3,838,057	†—\$3,168,533	\$4,980,894	†—\$961,320

* Balance of Remittances.

† Decrement.

The dividends and reductions in surplus, taken together, show a net gain of \$4,019,574, whilst in the year before the gain was only \$669,524. This method of estimating the year's profits leaves out of consideration any change in the market value of stocks and bonds during the year,—and this change must be taken into account. The income, including the balance of remittances from abroad, exceeded the expenditure by \$4,952,707, whilst the assets increased in value \$7,480,773, besides the additional capital paid in. It is fair to conclude, therefore, that stocks and bonds were marked up from last year to the extent of the difference, viz., \$2,528,066. This sum must be deducted from the apparent profit of \$4,019,574 in order to get at the real profit of the business proper. The remainder is \$1,491,508. In 1891, instead of a gain from the business proper, computed in this way, there was a loss of \$1,585,907. The difference in the results of the two years' business, aside from the rise in value of investments, is more than three million dollars, and if the advance in values be regarded as profit, the difference becomes three hundred and seventy-five thousand dollars greater.

INCOME—1891 AND 1892.

1891.	Fire Premiums.	Mar. Premiums	Interest, etc.	Total Income.
8 Conn., Stock.....	\$13,793,191	\$257,845	\$1,506,595	\$15,557,631
17 Conn., Mutual.....	185,330		76,664	261,994
60 Other States, Stock.	51,600,262	3,440,374	5,074,294	60,114,930
4 Other States, Mutual	522,015		95,384	617,399
20 Other Countries, St'k	31,972,550	554,175	1,367,819	33,894,544
109 Offices.....	\$98,073,348	\$4,252,394	\$8,120,756	\$110,446,498

1892.	Fire Premiums.	Mar. Premiums	Interest, etc.	Total Income.
8 Conn., Stock.....	\$15,797,350	\$416,875	\$1,382,182	\$17,596,407
17 Conn., Mutual.....	195,342		87,561	282,903
60 Other States, Stock..	56,504,063	3,699,201	5,389,924	65,593,188
4 Other States, Mutual	546,584		97,207	643,791
20 Other Countries, St'k	35,678,404	694,160	1,612,980	37,985,544
109 Offices.....	\$108,721,743	\$4,810,236	\$8,569,854	\$122,101,833

Fire premiums are greater than in the year before by \$10,648,395—a gain of nearly eleven per cent., and marine premiums are greater by \$557,842—a gain exceeding thirteen per cent. Interest realized has increased five and one-half per cent. The gain in total income is \$11,655,335.

EXPENDITURE—1891 AND 1892.

109 Offices.	Losses.		Expenses.		Dividends.	
	1891.	1892.	1891.	1892.	1891.	1892.
8 Connecticut, Stock.....	\$8,406,877	\$9,614,171	\$4,749,060	\$5,407,881	\$1,554,000	\$1,540,000
17 Connecticut, Mutual.....	97,652	139,190	87,822	89,282	.....	.....
60 Other States, Stock.....	32,946,841	38,273,915	20,094,574	22,038,498	3,606,960	3,350,576
4 Other States, Mutual.....	192,827	227,189	147,409	155,169	211,733	233,188
20 Other Countries, Stock.....	20,768,860	24,300,987	11,205,254	11,921,948	*-1,534,636	*-142,870
Aggregates	\$63,313,057	\$72,555,452	\$36,284,119	\$39,612,778	\$3,835,057	\$4,980,894

*Balance received from home offices.

Whilst the premiums increased eleven per cent., the loss payments increased about fifteen, and the expenses nine. The dividends paid by companies of the United States varied in amount but little from the previous year. In the year 1891 the United States branches of the companies from foreign countries received from their home offices \$1,534,636 more than they remitted to the latter. In 1892 the balance of remittances was in the same direction, on the whole, but this balance was reduced to \$142,870.

FIRE RISKS IN FORCE AND WRITTEN—1891 AND 1892.

109 Offices.	1891.			1892.		
	Risks in force at end of year.	Risks written during year.	Av. Prem. Per Cent.	Risks in force at end of year.	Risks written during year.	Av. Prem. Per Cent.
25 Conn Cos..	\$1,743,051,415	\$1,436,576,045	{ Stk., 1.16 Mut., .60	\$1,908,614,318	\$1,624,996,520	{ Stk., 1.19 Mut., .60
64 U S. Cos...	8,391,064,531	6,416,908,709	{ Stk., .98 Mut., 1.44	8,775,160,393	6,993,868,202	{ Stk., 1.03 Mut., 1.46
20 ex U.S.Cos.	4,799,879,761	4,628,568,454	Stk., .90	5,122,860,309	4,770,494,822	Stk., 1.00
Totals.....	\$14,933,995,707	\$12,482,053,208	Ave., .97	\$15,806,635,020	\$13,389,359,544	Ave., 1.04

The risks in force at the close of the year amounted to nearly sixteen thousand million dollars, having increased during the year about nine hundred millions. Over thirteen thousand millions was the sum written in 1892. The gain in amount at risk in 1891 was still greater.

FIRE BUSINESS IN CONNECTICUT—1891 AND 1892.

109 Offices.	1891.			1892.		
	Risks Written.	Premiums Received.	Losses Incurred.	Risks Written.	Premiums Received.	Losses Incurred.
8 Conn. Cos., Stock..	\$51,198,406	\$455,240 13	\$121,020 37	\$62,108,966	\$522,357 08	\$282,809 41
17 Conn. Cos., Mutual.	30,816,132	185,330 28	105,807 76	32,056,873	195,341 83	145,920 18
60 U. S. Cos., Stock....	100,475,114	953,482 45	397,249 79	114,672,703	1,049,517 29	604,218 85
4 U. S. Cos., Mutual.	1,807,171	19,638 12	14,661 10	1,897,180	20,590 39	6,688 51
20 Ex. U. S. Cos., Stk..	40,748,578	401,493 92	148,193 97	48,428,438	469,501 96	251,767 18
Aggregates.....	\$225,045,401	\$2,015,184 90	\$786,932 99	\$259,164,160	\$2,257,308 55	\$1,291,404 13

The ratio of losses incurred to premiums received was fifty-seven per cent., whilst in the preceding year they were but thirty-nine per cent., and in 1890, forty-five. In 1889 the ratio was forty-four, and in 1888 fifty per centum. The amount of risks taken was \$259,164,160,—an increase of \$34,118,759.

MARINE AND INLAND INSURANCE.

Twenty-four of the one hundred and nine companies combined in the foregoing summaries transact also marine and inland navigation insurance, and one other company, the Sea, of Liverpool, is engaged wholly in this branch of business. The lake business mostly ceases before the close of the year. The amount of risks written in 1892 by these twenty-five offices was \$1,164,815,876, against \$1,013,763,502 in 1891. The premium receipts were \$7,084,003,—a gain of \$957,877 upon the premiums of the preceding year. Risks taken and premiums thereon increased about alike, to wit., fifteen and sixteen per cent. respectively. The amount of risks in force, December 31, was \$68,164,036. Losses incurred aggregated \$3,583,117,—or fifty-one per cent. of the premiums. In the year before the percentage was fifty, and in 1890 fifty-two.

CASUALTY INSURANCE.

The same eight offices as were represented here last year continue to prosecute the various branches of casualty insurance. Two insure against loss by boiler-explosions; four against loss by the breakage of plate-glass; one against both these risks, together with fidelity, personal accident, and burglary risks; and one against loss by hail of tobacco in the field. The following is a brief summary of their condition :

Eight Offices.	Assets.	Liabilities, including Capital.	Surplus.
Connecticut Mut. Steam Boiler.	\$2,170 23	\$1,457 50	\$712 73
Hartford Steam Boiler, stk.	1,625,228 52	1,531,669 31	93,559 21
Hfd. Co. Tobacco Growers, mut.	2,354 43	Nothing.	2,354 43
Fidelity & Casualty, stk.	1,769,788 14	1,638,810 46	130,977 68
Lloyds Plate Glass, stk.	577,896 54	488,904 24	88,992 30
Metropolitan Plate Glass, stk. .	376,950 82	231,189 99	145,760 83
New Jersey Plate Glass, stk.	127,041 65	119,232 25	7,809 40
New York Plate Glass, stk.	190,227 31	188,626 33	1,600 98
Aggregates.....	\$4,671,657 64	\$4,199,890 08	\$471,767 56

RISKS IN FORCE AND PREMIUMS

Eight Offices.	Amount at Risk.	Premiums Thereon.
Connecticut Mutual Steam Boiler	\$687,000	\$2,871 20
Hartford Steam Boiler.....	193,415,052	1,881,327 24
Hartford County Tobacco Growers.....	Nothing.	Risks end with season.
Fidelity and Casualty	51,160,523	462,183 14
Lloyds Plate Glass.....	13,334,257	371,987 34
Metropolitan Plate Glass.....	8,338,417	231,371 65
New Jersey Plate Glass.....	885,438	34,823 08
New York Plate Glass.....	6,212,218	150,856 67
Aggregates	\$274,032,905	\$3,135,420 32

FIDELITY ASSURANCE.

The same three offices as before continue to prosecute fidelity assurance here. The American Surety Company increased its cash capital (in 1892) one million dollars, for which the stockholders paid one-half a million dollars (or fifty per cent.) premium. Its capital is now \$2,000,000 and surplus \$600,000.

RISKS AND PREMIUMS.

Three Offices.	Surety Risks.	Premiums Thereon.
American Surety, New York	\$97,683,308	\$558,335 47
Fidelity and Casualty, New York.....	36,654,539	234,315 28
United States Guarantee, New York....	16,579,689	81,065 80
Aggregates.....	\$150,917,536	\$873,716 55

LEGISLATION.

By law it is made the duty of the Commissioner to report to the General Assembly, from time to time, such changes as, in his opinion, should be made in the laws relating to insurance. In compliance with that statute, I have the honor to make the following recommendations :

TAXES ON FOREIGN INSURANCE COMPANIES.

Chapter XCIV of the Public Acts of 1889, which provides for the payment of taxes of foreign insurance companies, should be amended so as to extend the time for making the return to the Commissioner of the amount of premiums collected on business done in this State for the year ending December 31st. The law now requires such return to be made to the Commissioner on or before the tenth day of January, and the tax to be paid on or before the twentieth day of January. The time for making the return should be extended until January 20th, and the time in which the tax may be paid until February 1st. Sufficient time is not allowed the companies under the present law to collect the result of the year's business and report to this department. The entire system of collecting the tax on premium receipts was changed under the Act of 1889. With the modifications recommended, the law is believed to be as perfect in its machinery and effective in collection as could be desired.

REINSURANCE RESERVE ON MARINE HULLS.

Under the existing law the reinsurance reserve on all ocean marine business is computed at one hundred per cent. of premiums received on risks in force.

With the rapid mail communications which now exist, to say nothing of the cable reports from all parts of the world, which advise the insurer promptly of the arrival of vessels at different places as well as of all losses for which

they are liable, it would seem unnecessary that a reserve of one hundred per cent. should be charged on time hull risks. The reserve charged on premiums of fire insurance companies would be sufficient, fully the same proportion being earned and all losses being as promptly known.

Many of the States leading in insurance matters have within the past few years changed their basis for this computation. I would recommend that our statute be so amended as to charge a reinsurance reserve of fifty per cent. on marine time hulls.

SOLVENCY OF CASUALTY COMPANIES.

In a former report, attention was directed to the absence of positive statutory law in determining the solvency of casualty companies. This remark is equally applicable to many other forms of insurance. The only statute bearing on the subject is found in section 2925, and which is as follows: "The provisions of this title shall be applicable to all forms of insurance, and to all insurance companies, associations, corporations, partnerships, individuals, or association of individuals, doing or attempting to do business under any charter, compact, or agreement, making a guaranty, contract, or pledge of insurance, and to all chartered mutual benefit companies, so far as the nature of the business of the same may admit." Title XLVII, which includes section 2925, covers nearly all the laws relating to insurance. The last general revision of the insurance laws of the State was made under an act of the Legislature passed at the January session of 1877. The revision recommended by the commission was finally enacted into a law by the General Assembly of 1879. The commission, in making their report to the Legislature, recommended what might be termed a blanket clause to cover all classes of insurance other than life, fire, and marine. The commission, in reviewing their work, stated

that heretofore no provision had been made in our laws for the supervision of insurance companies other than those of life, fire, and marine, and they pointed out section 21 of the revision, as intended to supply this omission. Section 21 contained the following language: "The provisions of this act shall be applicable to all forms of insurance and to all insurance companies so far as the nature of the business of the same may admit." Section 21 was amended by the Legislature of 1882, and its provisions are those incorporated in section 2925 of the General Statutes.

The business of casualty as well as fidelity companies has assumed such importance as to demand a positive standard by which the solvency of such companies may be determined.

As stated in a former report, the usage has been in the case of casualty companies, to charge as liabilities in addition to capital stock, all outstanding indebtedness, and a premium reserve on policies in force equal to the unearned portion of the premiums paid by the insured, computed on the basis of fifty per cent. on yearly risks, and a part of the premiums proportionate to the unexpired time on risks written for a longer term. The Commissioner renews the recommendation made in a former report, for the passage of an act by which the premium reserve liability of casualty and fidelity companies may be determined.

DEPOSITS OF FOREIGN INSURANCE COMPANIES.

Section 2845 of the General Statutes provides:

"No foreign insurance company shall take risks in this State unless it has a cash capital of two hundred thousand dollars, and shall have made a deposit with the treasurer of this State, or with the proper officer of some other State, of not less than two hundred thousand dollars in the bonds of this State, or of the States of New York or Massachusetts, or in bonds or public stocks of the United States, in trust for the benefit of its policyholders in the United States; and no policy issued by such company to any citizen of this State shall be invalidated by the occurrence of hostilities between the Government of the United States and the government under the laws of which it was organized."

This statute was enacted when the bonds therein enumerated were not difficult to obtain, and they commanded but little, if any, premium, and the rate of interest was satisfactory. At the present time two of the States in the list have no outstanding bonds, the third has reduced its issue by about one-half. The rapid payment of obligations by the United States has reduced that class of securities to less than half of its original issue. The demand for government bonds by trustees of estates, national banks, individuals, and corporations, who require securities easy of conversion, renders this class of bonds difficult to obtain at any satisfactory rate of interest. If the premium demanded be taken into account, together with the final loss at maturity of bond, the rate of interest realized will be less than three per cent.

The Commissioner recommends that this section of the statute be amended so as to admit of a wider range of securities which companies from foreign countries may deposit for the protection of their policyholders in the United States on entry into this State.

A bill embodying the views of this department was presented to the Legislature at its January session, 1891.

RECEIPTS AND EXPENDITURES OF THE DEPARTMENT.

The receipts of the department from June 30, 1891, to June 30, 1892, show a substantial gain. The gain over the preceding year was \$4,137.74. In the expenditures of the department, the Commissioner is unable to render an accurate statement.

The bills contracted under the head of printing and binding, law expenses, incidentals, and examination of insurance companies of the State, have not been paid in full. In the absence of specific appropriations, the Comptroller has only drawn his warrants for the payments of the sal-

aries of the clerical force of this department. For the payment of such other bills as were rendered necessary, and which could not be contracted on credit, the Commissioner made requisition on the Governor, who supplied this department with the necessary funds.

The Commissioner presents the following statement of the receipts and expenditures of the Insurance Department for the fifteen months ending September 30, 1892:

RECEIPTS—FROM JULY 1, 1891, TO SEPT. 30, 1892.

For valuation of policies.....	\$10,426 79
For filing statements.....	2,911 00
For agents' certificates.....	7,264 00
For licenses.....	4,589 00
For certificates of valuation and organization.....	835 00
For filing charters.....	200 00
For copies of process.....	60 00
For reports sold.....	581 84
For taxes.....	30,223 19
	<hr/>
	\$57,090 82

PAYMENTS—FROM JULY 1, 1891, TO SEPT. 30, 1892.

For salaries of commissioner, actuary, and clerks.....	\$17,518 20
For per diem clerical services.....	1,074 25
For printing and binding.....	.....
For law expenses.....	.....
For incidentals.....	576 66
For examination of insurance companies of this State.....	.....
	<hr/>
	\$19,169 11

The receipts and expenditures since the department was reorganized in 1871, have been :

Close of the Fiscal Year.	Receipts.	Expenditures.	Surplus.
March 31, 1872, 1 year.....	\$18,016 87	\$14,140 73	\$3,876 14
March 31, 1873, 1 year.....	26,231 61	17,641 53	8,590 08
March 31, 1874, 1 year.....	28,159 23	18,697 01	9,462 22
March 31, 1875, 1 year.....	19,722 09	17,478 85	2,243 24
March 31, 1876, 1 year.....	17,354 10	15,986 93	1,367 17
November 30, 1876, 8 months....	9,724 53	11,996 96	*2,272 43
November 30, 1877, 1 year.....	14,211 74	16,464 40	*2,252 66
November 30, 1878, 1 year.....	15,536 97	14,016 00	1,520 97
November 30, 1879, 1 year.....	14,922 43	13,465 54	1,456 89
November 30, 1880, 1 year.....	15,725 21	12,093 81	3,631 40
November 30, 1881, 1 year.....	15,585 49	12,856 41	2,729 08
November 30, 1882, 1 year.....	15,684 14	13,118 13	2,566 01
November 30, 1883, 1 year.	15,688 53	14,872 39	816 14
November 30, 1884, 1 year.....	15,601 81	14,698 09	903 72
June 30, 1885, 7 months.....	16,005 77	9,685 10	6,320 67
June 30, 1886, 1 year.....	17,527 37	16,532 13	995 24
June 30, 1887, 1 year	19,182 63	14,424 93	4,757 70
June 30, 1888, 1 year.....	18,865 12	18,209 10	656 02
June 30, 1889, 1 year.....	19,934 15	18,456 86	1,477 29
Taxes 1871 to 1888, inclusive.....	393,382 85	.....	393,382 85
June 30, 1890, 1 year.....	48,584 13	18,808 22	29,775 91
June 30, 1891, 1 year.....	51,862 00	16,994 46	34,867 54
September 30, 1892, 15 months....	57,090 82	19,169 11	37,921 71
Total, 22 years.....	\$884,599 59	\$339,806 69	\$544,792 90 *Deficit.

Condensed statements of the condition and transactions of fire, fire and marine, casualty, and fidelity companies transacting business in this State, may be found in the following pages.

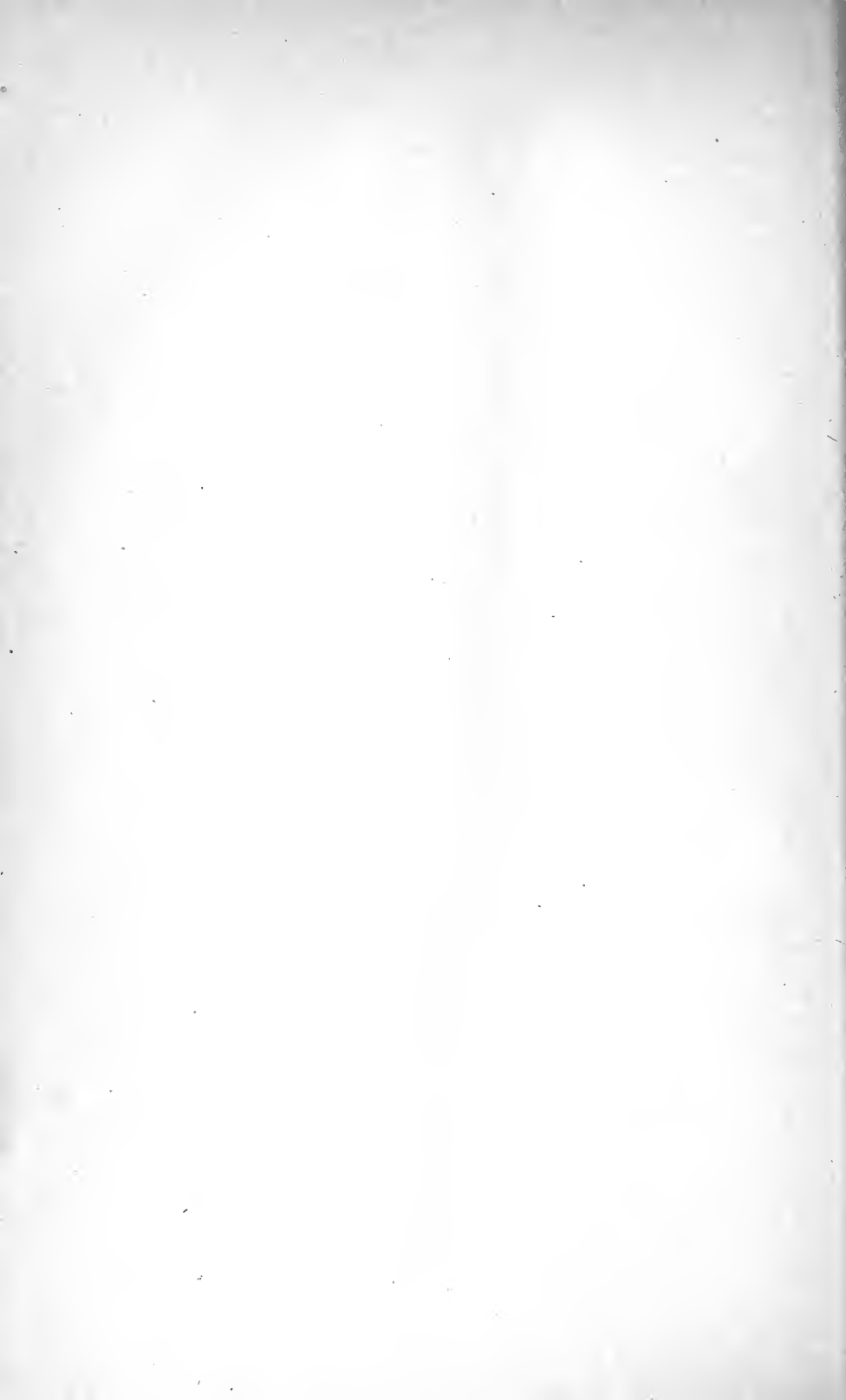
Respectfully submitted,

ORSAMUS R. FYLER,

Insurance Commissioner.

FIRE AND FIRE & MARINE
INSURANCE COMPANIES
OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1892.



ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, August, 1819.

WILLIAM B. CLARK, *President*.

JAMES F. DUDLEY, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$5,000,000 00
Whole amount of capital actually paid up in cash.....	4,000,000 00

II. ASSETS.

Value of real estate owned by the company unencumbered..	\$250,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	36,000 00
Interest accrued on bond and mortgage loans.....	295 12
Value of lands mortgaged.....	\$37,000 00
Buildings (insured for \$26,500).....	38,000 00
Total.....	<u>\$75,000 00</u>

Stocks and Bonds Owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States Currency, 6 p.c....	\$100,000 00	\$112,000 00
Alabama, 4 and 5 p.c.....	10,000 00	10,200 00
Georgia, 4½ p.c.....	25,000 00	27,500 00
Mississippi, 6 p.c.....	11,000 00	12,650 00
New Hampshire, 6 p.c.....	48,000 00	57,600 00
Rhode Island, 6 p.c.....	43,000 00	44,290 00
South Carolina, con., 6 p.c....	15,000 00	15,150 00
Tennessee, 6 p.c.	23,000 00	17,710 00
COUNTY AND MUNICIPAL BONDS—		
Hartford County, Ct., 4 p.c....	10,000 00	10,000 00
M'cklenb'g County, N. C., 6 p.c.	50,000 00	57,500 00
Barkhamsted, Ct., town, 6 p.c..	2,000 00	2,000 00
Norwich, Ct., town, 7 p.c.....	100,000 00	130,000 00
Pawtucket, R. I., town, 7 p.c....	100,000 00	107,000 00
Windsor Locks, Ct., town, 6 p.c.	10,000 00	10,800 00
Albina, Ore., City Boulev'd 6 p.c.	25,000 00	28,750 00
Bainb'ge, Ga., City Acad., 6 p.c.	8,000 00	8,800 00
Bloomington, Ill., city, 8 p.c.....	20,000 00	20,800 00
Boston, Mass., city, 6 p.c.....	50,000 00	56,500 00
Brooklyn, N. Y., city, 6 p.c....	9,000 00	9,900 00

	Par Value.	Market Value.
Buffalo, N. Y., city, 7 p.c.....	50,000 00	65,000 00
Cleveland, O., city, 7 p.c.....	25,000 00	25,750 00
Cincinnati, O., city water, 7 p.c.	30,000 00	32,100 00
Sioux Falls, S. D., fund., 5 p.c.	25,000 00	25,000 00
Chicago, Ill., city, 7 p.c.....	27,000 00	29,820 00
Columbus, O., city imp., 6 p. c..	40,000 00	42,400 00
Dalles City, Ore., water, 6 p.c...	25,000 00	27,500 00
Dallas, Tex., city water and sewer, 5 p.c..	50,000 00	52,000 00
Detroit, Mich., city, 7 p.c.....	30,000 00	30,600 00
Fostoria, O., city water, 5 p.c.. .	25,000 00	25,000 00
Fort Wayne, Ind., city, 6 p.c.....	25,000 00	28,000 00
Glenville, O., village, 6 p.c.....	29,000 00	30,450 00
Greensboro, N. C., city school, 6 p.c.....	24,000 00	24,480 00
Greenville, Ala., 6 p.c.... . . .	20,000 00	21,000 00
Hamilton, O., city gas works, 5 p.c.....	25,000 00	26,250 00
Hartford, Conn., city, 6 p.c.....	94,000 00	99,250 00
Indianapolis, Ind., 7 $\frac{3}{10}$ p.c..... ..	50,000 00	54,000 00
Jersey City, N. J., 6 p.c..	15,000 00	15,000 00
Kansas City, Kan., imp., 7 p.c.	10,000 00	10,500 00
Kansas City, Kan., imp., 6 p.c.	50,000 00	54,000 00
Lockport, N. Y., city, 7 p.c....	25,000 00	28,750 00
Montreal, Can., harbor, 4 p.c.....	4,000 00	4,000 00
Newark, N. J., city, 7 p.c... ..	50,000 00	54,500 00
New Brunswick, N. J., city, 7 p.c.....	20,000 00	21,000 00
New Brunswick, N. J., water, 7 p.c.....	8,000 00	8,960 00
Ogden City, Utah, imp., 5 p.c...	18,000 00	18,360 00
Ottumwa, Ia., city, 5 p.c.....	4,000 00	4,000 00
Providence, R. I., 6 p.c.....	50,000 00	57,500 00
Rahway, N. J., 7 p.c.....	45,000 00	27,000 00
Richmond, Va., 5 p.c.....	11,300 00	11,865 00
Richmond, Va., 6 p.c.....	32,750 00	37,990 00
Roanoke, Va., 6 p.c.....	30,000 00	31,500 00
Rochester, N. Y., 7 p.c.....	25,000 00	25,250 00
Seattle, Wash., 5 p.c.....	50,000 00	50,000 00
St. Louis, Mo., city, gold, 5 p.c.	50,000 00	54,000 00
Superior, Wis., city, 6 p.c.....	25,000 00	26,250 00
Toledo, O., city special, 7 $\frac{8}{10}$ p.c.	13,000 00	14,950 00
Toledo, O., city water, 8 p.c....	5,000 00	5,100 00
Topeka, Kan., city fund'g, 5 p.c.	25,000 00	26,250 00
Urbana, O., city, 6 p.c.....	25,000 00	27,500 00
Ind. S. Dis., Chelsea, Ia., 5 $\frac{1}{2}$ p.c.	1,000 00	1,000 00
Ind. S. Dis., Ottumwa, Ia., 5 p.c.	15,000 00	15,000 00
N. E. S. Dis., H'tf'd, Ct., 4 p.c..	20,000 00	20,000 00
S. Dis. No. 2, Enl'd, Ct., 4 $\frac{1}{2}$ p.c..	4,000 00	4,000 00

	Par Value.	Market Value.
S. Dis. No. 1, Co. of Pueblo, Col., 5 p.c.....	25,000 00	25,000 00
S. Dis. 24, W'db'ge, N. J., 7 p.c..	9,000 00	9,450 00
Ill., Mason & Tazewell d.d., 7 p.c.	9,000 00	9,900 00
RAILROAD BONDS---		
Alb. & Susq., 1st con.g.m. 7 p.c.	50,000 00	64,000 00
Alb. & Susq., 1st con., 6 p.c.....	50,000 00	59,000 00
Ala. Cen., 1st. m. gold, 6 p.c....	25,000 00	28,750 00
Atch., Col. & Pac., 1st m., 6 p.c.	50,000 00	50,000 00
Akr. & Chi. Junc., 1st m., 5 p.c.	25,000 00	26,250 00
Buffalo & Erie, new, 7 p. c.....	46,000 00	53,360 00
Can. Pac., land grant, 5 p. c....	100,000 00	108,000 00
Ches. & Ohio, Richmond & Al- legheeny Div., 1st. m., 2-4s	25,000 00	20,000 00
Cleve., Col., Cin. & Indianap- olis, s. f., 1st. m., 7 p.c.....	25,000 00	28,500 00
Cleve., Col., Cin. & Indianapo- lis, 1st. con., 7 p.c.....	60,000 00	79,800 00
Chic., Burl. & Quincy, con. 7 p.c.	75,000 00	93,000 00
Chic., Burl. & Quincy, 4 p.c.....	50,000 00	47,500 00
C., B. & Q., convertible, 5 p.c....	4,400 00	4,620 00
Chic., Mil. & St. Paul, C. & M. Div., 1st. m., 7 p.c.....	75,000 00	97,500 00
Chic., Mil. & St. Paul, H. & D. Div., 1st. m., 7 p.c.	25,000 00	31,500 00
Chic., Mil. & St. Paul, Ia. & Minn. Div., 1st. m., 7 p.c. .	10,000 00	12,200 00
Chic., Mil. & St. Paul, Ia. & Dak. Div., ex., 1st. m., 7 p.c. ..	10,000 00	13,000 00
Chic., Mil. & St. Paul, Dubuque Div., 1st m., 6 p.c.....	25,000 00	29,000 00
Chic., Mil. & St. Paul, So. Minn. Div., 1st m., 6 p.c.	50,000 00	59,000 00
Chic. & Northwestern, Madison ex., 1st m., 7 p.c.....	30,000 00	39,900 00
Chic. & Northwestern, s. f. 6 p.c.	25,000 00	28,750 00
Chic. & Northwestern, gen. con. gold, 7 p.c.....	50,000 00	61,000 00
Chic. & Northwestern, con. s. f., 7 p c	50,000 00	69,000 00
Chic., R. I. & Pac., 6 p.c.	60,000 00	75,000 00
Chicago, Rock Island & Pacific, extension, 1st m., 5 p.c.....	100,000 00	102,500 00
Chicago & W. Indiana, 6 p.c...	41,000 00	47,550 00
Chicago & Western Indiana, gen. m., gold, 6 p.c.....	25,000 00	29,250 00
Cincinnati, Dayton & Ironton, gold, 5 p. c	25,000 00	25,000 00
Cincinnati, Hamilton & Dayton, gen. m., gold, 5 p.c.....	25,000 00	25,375 00

	Par Value.	Market Value.
Cincinnati, Hamilton & Dayton, con. s. f., 7 p.c.	32,000 00	39,360 00
Col. & Toledo, 2d m., 7 p.c.	14,000 00	15,680 00
Dayton & Western, 6 p.c.	28,000 00	31,640 00
Del. & Hudson Canal Co., 7 p.c.	30,000 00	31,800 00
Del. & Hudson Canal Co., Pa. Div., 7 p.c.	25,000 00	35,000 00
Flint & Pere Marquette, 1st con., 5 p.c.	25,000 00	25,250 00
Flint & Pere Marquette, Port Huron Div., 1st m., 5 p.c.	25,000 00	25,000 00
Harlem River & Port Chester, 1st m., 7 p.c.	100,000 00	130,000 00
Harlem River & Port Chester, 1st m., 6 p.c.	50,000 00	59,000 00
Indiana & Lake Michigan, 1st m., 5 p.c.	50,000 00	52,500 00
Iowa Midland, 1st m., 8 p.c.	25,000 00	30,000 00
Kansas Pacific, 1st con., 6 p.c.	25,000 00	27,500 00
Keokuk & Des Moines, 1st m., 5 p.c.	40,000 00	40,000 00
Lake Shore, m. 7 p.c.	30,000 00	34,500 00
L. S. & M. S., 1st con., 7 p.c.	15,000 00	18,150 00
L. S. & M. S., 2d con., 7 p.c.	80,000 00	97,600 00
Louisv., New Albany & Chic., C. & I. Div., 1st m., 6 p.c.	25,000 00	27,500 00
Louisiana & Missouri River, 1st m., 7 p.c.	25,000 00	29,500 00
Memphis & Charleston, 1st con., 7 p.c.	25,000 00	29,500 00
Mahoning R.R., coal, 5 p.c.	30,000 00	33,000 00
Mich. Central, 2d m., 7 p.c.	50,000 00	60,000 00
Minn. & St. L., Iowa extension, 1st m., 7 p.c.	25,000 00	33,250 00
Minn. Union, gold, 6 p.c.	50,000 00	58,500 00
Morris & Essex, 1st m., 7 p.c.	25,000 00	35,000 00
Morris & Essex, 1st con., 7 p.c.	110,000 00	150,700 00
New York Central, 5 p.c.	37,000 00	37,000 00
New York Central & Hudson River, 1st m., 7 p.c.	175,000 00	218,750 00
N. Y. & Harlem, 1st m., 7 p.c.	10,000 00	12,000 00
N. Y., Lake Erie & Western, 1st con. m., gold, 7 p.c.	45,000 00	61,650 00
N.Y. & N. E., 1st m., 7 p.c.	50,000 00	60,000 00
Norfolk & Western, g. m., 6 p.c.	50,000 00	61,500 00
Northwestern Union, 1st m., s. f., 7 p.c.	25,000 00	33,500 00
Oswego Bridge Co., 6 p.c.	50,000 00	60,000 00

	Par Value.	Market Value.
Ohio & West Virginia, 1st m., 7 p.c.....	26,000 00	29,900 00
P., Ft. W. & Chic., 1st m., 7 p.c.	75,000 00	106,500 00
P., Ft. W. & Chic., 2d m., 7 p.c.	81,000 00	113,400 00
P., Ft. W. & Chic., 3d m., 7 p.c.	40,000 00	55,200 00
St. P., M. & M. 1st m. 7 p.c....	13,000 00	14,560 00
St. Paul & Northern Pacific, 1st m., gold 6 p. c.....	50,000 00	61,000 00
St Paul & Sioux City, 1st m., gold, 6 p.c.....	20,000 00	24,400 00
Vermont Valley, 5 p.c.....	50,000 00	52,500 00
Wabash, 1st m., gold, 5 p.c.....	25,000 00	26,250 00
West Shore, 1st m., 4 p.c.....	50,000 00	52,000 00
RAILROAD STOCKS—		
Albany & Susquehanna.....	50,000 00	82,500 00
Bald Eagle Valley.....	12,500 00	25,000 00
Central Ohio.....	7,500 00	7,500 00
C., C., C. & St. Louis, pfd....	50,000 00	47,500 00
Cleveland & Pittsburgh.....	50,000 00	77,500 00
C., B. & Q., pfd.....	22,000 00	21,340 00
Chicago, Rock Island & Pacific,	22,000 00	18,480 00
Connecticut River.....	30,000 00	82,500 00
Conn. & Passumpsic Rivers....	50,000 00	51,000 00
Dayton & Michigan, pfd.....	15,000 00	24,000 00
Fort Wayne & Jackson, pfd ...	40,000 00	46,400 00
Joliet & Chicago.....	10,000 00	15,000 00
Kalamazoo, Allegan & Grand Rapids.....	20,000 00	23,000 00
Keokuk & Des Moines, pfd....	20,000 00	3,200 00
Morris & Essex	50,000 00	75,500 00
N. Y. Central & Hudson River,	80,000 00	88,000 00
New York & Harlem	25,000 00	65,000 00
N. Y., N. H. & H.	150,000 00	382,500 00
Pittsburg, Ft. Wayne & Chic...	75,000 00	116,250 00
Peoria & Bureau Valley.....	15,000 00	25,500 00
Rensselaer & Saratoga.....	20,000 00	36,200 00
Valley (New York).....	20,000 00	22,000 00
BANK STOCKS—		
Ætna National, Hartford, Ct..	20,000 00	28,000 00
American National, “	10,000 00	15,200 00
Charter Oak National, “	40,000 00	42,400 00
City, “	16,000 00	16,800 00
Conn. Riv. Bank'g Co., “	7,500 00	7,650 00
Farm. & Mech. Nat. “	3,500 00	39,200 00
First National, “	20,000 00	22,000 00
Hartford National, “	100,000 00	160,000 00
National Exchange, “	27,500 00	35,750 00
Phoenix National, “	100,000 00	131,000 00
State, “	55,000 00	57,750 00

	Par Value.	Market Value.
American Ex. Nat., N. Y. City,	40,000 00	62,800 00
B'k of the Manh't'n Co., "	20,000 00	38,000 00
Bank of the N. Y. Nat. Banking Association, N. Y. City,	30,000 00	70,500 00
B'k of North America, "	14,000 00	23,800 00
Hanover National, "	10,000 00	35,000 00
Imp. and Trad. Nat. "	30,000 00	186,000 00
Market & Fulton Nat., "	10,000 00	23,000 00
Merchants Nat., "	35,000 00	54,250 00
Merchants Ex. Nat., "	6,000 00	8,100 00
Mechanics Nat., "	30,000 00	58,500 00
Metropolitan Nat., "	40,000 00	3,200 00
Nassau, "	10,000 00	17,500 00
Nat. Bank of Com., "	50,000 00	100,000 00
Nat. B'k of the Republic, "	15,000 00	26,400 00
Nat. Butch. & Drovers, "	7,500 00	14,025 00
National City, "	10,000 00	48,000 00
Phenix National, "	6,000 00	7,800 00
Peoples, "	5,000 00	15,750 00
Third National, "	10,000 00	11,200 00
Farm. & Mech. Nat., Phila., Pa.,	25,000 00	30,000 00
First National, Albany, N. Y..	10,000 00	18,000 00
New Britain Nat., N. Britain, Ct.,	10,000 00	16,000 00
Central Trust Co., N. Y. City,	10,000 00	120,000 00
Holland Trust Co., "	10,000 00	20,000 00
Met. Trust Co., "	10,000 00	29,000 00
N. Y. Life Insurance and Trust Company, N. Y. City,	15,000 00	105,000 00
U. S. Trust Co., "	10,000 00	89,600 00
Union Trust Co., "	10,000 00	80,000 00
MISCELLANEOUS —		
Atlantic Dock Co. 5 p.c. bds....	31,000 00	33,480 00
Loan & Guar. Co. of Ct. 6 p.c. bds.	10,000 00	10,000 00
Atlantic Mut. Ins. Co. scrip.....	42,940 00	44,013 50
Connecticut River Co. stk.....	5,000 00	1,000 00
Northwest Telegraph Co.....	50,000 00	51,000 00
Cham. of Com., Chic., safety vault bds., 5 p.c.....	35,000 00	36,750 00
Cent. safety dep. bds. Chic. 5 p.c.	50,000 00	52,500 00
Tacoma " " " 6 p.c.	50,000 00	55,000 00
Montreal, Can., corp. stk. 6 p.c.	19,000 00	21,280 00
Y. M. C. A. bds. of Wilmington, N. C., 6 p.c.....	20,000 00	20,000 00
Underwriters' Protective Ass'n of Newark, N. J., bds., 5 p.c..	1,000 00	1,000 00
Totals	\$7,036,890 00	\$9,243,748 50
		9,243,748 50

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Nat. Bank of Com., N. Y..	\$2,500	\$5,000 00	\$3,600 00	
Mechan. Nat. Bank, N. Y..	625	1,118 75		
Chic., Bur. & Q. R.R. Co..	300	291 00		
Union Pacific R.R. Co.....	1,800	684 00	2,000 00	
Atch., T. & S. F. R.R. Co.	1,100	363 00		
Nat. New Haven Bank....	200	340 00		
N.Y. & N. J. Telephone Co.	1,000	950 00		
Totals	\$7,525	\$8,746 75	\$5,600 00	5,600 00
Cash in Company's principal office.....				11,407 71
Cash in bank.....				717,166 80
Interest due and accrued on collateral loans and deposits....				691 96
Gross premiums in due course of collection.....				650,919 94
Assets of the Company at their actual value.....				\$10,915,829 63

III. LIABILITIES.

Losses adjusted and unpaid.....	\$88,997 57	
Losses reported and unadjusted.....	294,834 02	
Losses resisted.....	43,583 84	
Gross amount of unpaid losses.....	\$427,415 43	
Deduct reinsurance.....	30,330 81	
Net amount of unpaid losses.....		\$397,084 62
Unearned premiums on risks, one year or less..	\$1,183,427 93	
Unearned premiums on risks, more than one year.....	1,530,470 46	
Unearned premiums on inland navigation risks..	35,093 88	
Unearned premiums as computed above.....		2,748,992 27
Reclaimable on perpetual fire policies.....		44,215 96
Due for salaries, rent, advertising, etc....		500 00
Commissions and brokerage.....		78,325 73
Return premiums.....		39,162 87
Special deposits in other States and Country in excess of present liabilities therein.....		93,569 95
Total liabilities, except capital and surplus.....		\$3,401,851 40
Capital stock.....		4,000,000 00
Surplus beyond all liabilities.....		3,513,978 23
Total liabilities, including capital and surplus.....		\$10,915,829 63

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash.....	\$4,054,174 33	\$280,086 93	
Deduct reinsurance, rebate, abatements, and return premiums..	588,095 61	31,158 96	
Actual cash premiums....	\$3,466,078 72	\$248,927 97	\$3,715,006 69

Interest on mortgages of real estate.....	2,339 79
Interest on loans and bonds, and dividends on stock.....	461,476 94
Rents.....	6,998 59
Deposit premiums received from perpetual risks, \$15,224 89	
Actual cash income.....	\$4,185,822 01

V. EXPENDITURE DURING THE YEAR.

	Fire.	Inland.
Amt. pd. for losses (inc. \$359,243.36 occurring in previous years)... \$1,968,413 39	\$148,358 65	\$2,117,272 04
Cash dividends.....		720,000 00
Commissions and brokerage.....		611,000 83
Salaries and fees.....		217,363 85
Taxes.....		60,757 01
All other payments.....		238,792 38
Deposit premiums returned during the year....	\$1,500 65	
Actual cash expenditure.....		\$3,965,186 11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$407,136,335	\$4,897,987 26
Written or renewed during the year.....	328,872,360	4,054,174 33
Totals.....	\$736,008,695	\$8,952,161 59
Deduct those expired and marked off.....	288,954,337	3,529,300 43
In force at the end of the year.....	\$447,054,358	\$5,422,861 16
Deduct amount reinsured.....	23,023,939	279,049 31
Net amount in force... ..	\$424,030,419	\$5,143,811 85

	Inland.	Premiums.
In force at the end of the year.....	\$2,435,377	\$70,187 76

Perpetual Risks.

	Fire.	Deposits.
In force on the 31st day of December of the preceding year.....	\$1,298,750	\$31,996 51
Written or renewed during the year.....	877,950	16,047 25
Totals.....	\$2,176,700	\$48,043 76
Deduct those expired and marked off.....	80,300	1,500 65
Net amount in force.....	\$2,096,400	\$46,543 11
Losses incurred on perpetual risks during the year.		2 17
Losses paid on perpetual risks during the year.....		2 17

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$175,591,762	\$2,366,855	87 1-2	\$1,183,427 93
1891....	Two years.....	5,335,239	52,962	28 1-4	13,240 57
1892....		5,833,418	60,249	88 3-4	45,187 41
1890....	Three years.....	44,141,509	466,523	87 1-6	77,753 98
1891....		50,366,585	520,445	85 1-2	260,222 93
1892....	Four years.....	59,680,750	632,571	33 5-6	527,142 77
1889....		2,013,394	22,566	32 1-8	2,820 79
1890....	Five years.....	2,780,750	29,453	32 3-8	11,045 07
1891....		3,136,669	34,339	47 5-8	21,462 15
1892....	Perpetual.....	3,769,363	40,560	92 7-8	35,490 80
1888....		8,831,888	115,515	50 1-10	11,551 55
1889....	Various.	10,923,769	141,774	90 3-10	42,532 47
1890....		13,562,156	173,024	94 1-2	86,512 47
1891....	Totals.....	17,167,526	213,815	80 7-10	149,671 06
1892....		20,895,641	273,151	60 9-10	245,836 44
Various.	Perpetual.....	2,096,400	46,543	11 .95	44,215 96
Totals.....		\$426,126,819	\$5,190,354	96 ...	\$2,758,114 35

Premiums received since the organization of the Company..	\$121,860,334	27
Losses paid since the Company organized.....	70,233,895	00
Cash dividends paid stockholders	20,033,365	00
Stock dividends declared.....	2,805,000	00
Stock owned by directors at par value.....	395,000	00
Loaned to stockholders not officers.....	25,478	50
Losses incurred during the year (fire, \$2,022,251.41; inland, \$199,661.83).....	2,221,913	24

Special deposits elsewhere for the exclusive protection of policy holders there :---

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Canada.....	\$121,400 00	\$95,882 20	\$25,517 80
Georgia.....	27,500 00	38,824 77	.....
Oregon.....	56,000 00	11,992 50	44,007 50
Virginia.....	49,855 00	25,810 35	24,044 65
Totals.....	\$254,755 00	\$172,509 82	\$93,569 95

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$13,021,251	00
Premiums received.....	98,303	57
Losses paid	55,565	83
Losses incurred.....	59,715	11

CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, July, 1850.

JOHN D. BROWNE, *President*.CHARLES R. BURT, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, \$1,000,000 00
 Whole amount of capital actually paid up in cash..... 1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered, \$107,300 00
 Loans on bonds and mortgages (first liens), not more than
 one year's interest due 787,400 00
 Value of lands mortgaged..... \$1,039,925 00
 Buildings (insured for \$747,400)..... 1,028,000 00
 Total..... \$2,067,925 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
GOVERNMENT BONDS—		
Dominion of Canada, 4 p.c.....	\$100,000 00	\$105,000 00
State of Georgia, 4½ p.c.....	25,000 00	26,625 00
COUNTY AND MUNICIPAL BONDS---		
City of Hartford.....	15,000 00	15,000 00
City of New Britain.....	15,000 00	15,750 00
City of Middletown, 7s.....	10,000 00	10,400 00
City of Middletown, 6s.....	10,000 00	10,600 00
City of Salt Lake, Utah.....	10,000 00	10,000 00
City of Astoria, Ore.....	12,000 00	12,840 00
City of East Portland, Ore.....	25,000 00	28,500 00
City of Dallas, Tex.....	12,000 00	12,360 00
City of Erie, Pa.....	10,000 00	10,200 00
City of Richmond, Va.....	50,000 00	50,000 00
City of Urbana, O.....	15,000 00	15,900 00
Toledo, O., B. of E.....	10,000 00	10,500 00
Mankato, Minn, B. of E.....	15,000 00	15,000 00
Arapahoe County, Cal., Sch. Dist. No. 2.....	25,000 00	26,000 00
Marion County, Ore., Sch. Dist. No. 24.....	13,000 00	14,170 00

	Par Value.	Market Value.
Wapello County, Ia	8,000 00	8,000 00
Coffey County, Kan.....	10,000 00	10,000 00
RAILROAD BONDS—		
Michigan Central.....	20,000 00	23,800 00
Quincy, Alton & St. Louis.....	49,000 00	49,000 00
N. Y., N. H. & H. guaranteed..	40,000 00	50,000 00
Broadway & Seventh Avenue...	20,000 00	21,200 00
Dayton & Michigan.....	25,000 00	26,250 00
Chicago, Burlington & Quincy..	7,000 00	6,650 00
Det., Lans. & North'n guarant'd.	2,000 00	2,000 00
G. R., Det. & Lans. guaranteed.	3,000 00	3,000 00
New York & New England....	60,000 00	62,400 00
Cin., D. & Ironton guaranteed.	15,000 00	14,400 00
Chicago, Burl. & Quincy, con...	13,900 00	14,595 00
Manitou & Pike's Peak.	10,000 00	9,750 00
C., C., C. & St. Louis....	10,000 00	9,000 00
Chic. & W. Indiana.....	15,000 00	17,512 50
Cin., Hamilton & Dayton.....	25,000 00	25,500 00
Housatonic, guaranteed.....	30,000 00	30,150 00
RAILROAD STOCKS—		
Bald Eagle Valley, guaranteed..	7,500 00	15,000 00
Boston & Albany	14,200 00	29,536 00
Chicago, Burlington & Quincy....	69,000 00	66,930 00
Chicago & Northwestern.....	15,000 00	16,500 00
Chicago, R. I. & Pacific.....	22,000 00	18,480 00
Det., Lans. & North'n pref....	20,000 00	8,000 00
N. Y. Cen. & Hudson River.....	30,000 00	32,700 00
N. Y., N. H. & Hartford.....	30,000 00	75,000 00
Pittsburg, Fort W. & Chicago...	30,000 00	45,900 00
BANK STOCKS—		
Imp. & Tra. Nat., New York...	31,000 00	170,500 00
Ætna National, Hartford.	10,000 00	13,500 00
Charter Oak National, “	9,300 00	9,486 00
Farm's & Mech's Nat., “	12,500 00	13,375 00
First National, “	18,500 00	19,240 00
Hartford National, “	30,000 00	45,000 00
Mercantile National, “	10,000 00	9,000 00
National Exchange, “	20,600 00	25,956 00
Phoenix National, “	15,000 00	18,900 00
Ct. Tr't & Safe Dep't Co., “	4,500 00	6,750 00
First Nat., Minneapolis, Minn...	16,700 00	25,885 00
Second Nat., New Haven, Ct....	1,100 00	1,848 00
MISCELLANEOUS—		
Minneapolis Gas Light Co.....	25,000 00	26,250 00
Tra. Safe & Tr't Co., Chicago..	10,000 00	10,000 00
Northwestern Tel. Co. bonds...	10,000 00	11,200 00
Northwest. Tel. Co., stk., guar.	30,000 00	30,000 00
Helena, Montana, sewerage....	17,000 00	17,595 00
Central Safe Dep. Co., Chicago,	25,000 00	25,625 00

	Par Value.	Market Value.	
Cham. of Com. Safety Vault Co., Chicago.....	10,000 00	10,200 00	
West Chicago St. R.R. Co.....	10,000 00	10,000 00	
Black Rock and Salisbury Beach St. R. R. Co.....	10,000 00	9,500 00	
Totals.....	\$1,298,800 00	\$1,589,908 50	1,589,908 50

Loan on Collateral.

	Par. Val.	Market Val.	Amt. Loaned.	
Northwest. Tel. Co., stk., guar.	\$5,000	\$5,000	\$4,300	4,300 00
Cash in Company's principal office.....				657 99
Cash in bank.....				144,853 94
Gross premiums in due course of collection.....				204,853 69
Bills receivable, not matured, taken for premiums.....				10,423 69
Assets of the company at their actual value.....				\$2,849,697 81

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$186,570 67
Losses resisted.....	13,450 40
Gross amount of unpaid losses.....	\$200,021 07
Unearned premiums on risks, one year or less..	\$498,265 76
Unearned premiums on risks, more than one year,	592,666 74
Unearned premiums as computed above.....	1,090,932 50
Commissions and brokerage...	40,000 00
Special deposits in other States and Country, in excess of present liabilities therein.....	163,153 00
Total liabilities, except capital and surplus.....	\$1,494,106 67
Capital stock.....	\$1,000,000 00
Surplus beyond all liabilities.....	355,591 24
Total liabilities, including capital and surplus.....	\$2,849,697 81

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,825,400 11
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	307,163 72
Actual cash premiums.....	\$1,518,236 39
Interest on mortgages of real estate.....	40,885 00
Interest on loans and bonds, and dividends on stocks.....	77,338 10
Actual cash income.....	\$1,636,459 49

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$145,563.87 occurring in previous years).....	\$880,466 09
Cash dividends.....	80,000 00
Commissions and brokerage.....	283,817 61
Salaries and fees.....	116,888 98
Taxes.....	31,356 81
All other payments.....	112,518 88
Actual cash expenditure.....	\$1,505,048 37

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$139,819,794	\$1,737,147 93
Written or renewed during the year.....	145,859,912	1,825,400 11
Totals.....	\$285,679,706	\$3,562,548 04
Deduct those expired and marked off.....	123,629,796	1,507,147 74
Net amount in force.....	\$162,049,910	\$2,055,400 30

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$72,413,100	\$996,531 53	1-2	\$498,265 76
1891....	Two years.....	786,206	9,195 41	1-4	2,298 85
1892....		792,790	9,038 59	3-4	6,778 94
1890....		15,710,165	166,522 81	1-6	27,753 80
1891....	Three years.....	18,265,698	201,182 02	1-2	100,591 01
1892....		22,181,600	254,450 25	5-6	212,041 88
1889....		201,029	2,083 03	1-8	260 38
1890....	Four years.....	438,667	4,434 76	3-8	1,663 03
1891....		370,941	3,896 20	5-8	2,435 13
1892....		668,600	6,037 58	7-8	5,282 88
1888....		4,106,635	52,667 81	1-10	5,266 78
1889....	Five years.....	4,758,963	63,834 88	3-10	19,150 46
1890....		5,707,071	74,856 09	1-2	37,428 05
1891....		6,764,445	89,434 27	7-10	62,603 99
1892....		8,884,000	121,235 07	9-10	109,111 56
Totals		\$162,049,910	\$2,055,400 30	....	\$1,090,932 50

Premiums received since the reorganization of the Company, \$15,097,419 83	
Losses paid since the Company reorganized.....	8,496,233 75
Cash dividends paid stockholders.....	1,745,000 00
Stock dividends declared ..	Nothing.
Stock owned by the directors at par value.....	76,800 00
Loaned to stockholders not officers.....	14,800 00
Loaned to officers and directors.....	17,800 00
Losses incurred during the year.....	912,504 31

Special deposits elsewhere for the exclusive protection of
policy-holders there:—

State or Country.	Value of of Deposit.	Total Liabilities. therein.	Excess of Deposit.
Oregon.....	\$55,125 00	\$20,144 00	\$34,981 00
Canada.....	105,000 00	23,278 00	81,722 00
Virginia.....	50,000 00	13,085 00	36,915 00
Georgia.....	26,625 00	17,090 00	9,535 00
Totals.....	\$236,750 00	\$73,597 00	\$163,153 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$5,146,400 00
Premiums received.....	49,405 86
Losses paid.....	28,631 45
Losses incurred.....	29,093 68

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business, August, 1810.

GEO. L. CHASE, *President.*

P. C. ROYCE, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$3,000,000 00
Whole amount of capital actually paid up in cash.....	1,250,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$366,575 60
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,231,500 00
Interest due and accrued on bond and mortgage loans.....	17,954 05
Value of lands mortgaged.....	\$1,250,000 00
Buildings (insured for \$816,478).....	2,262,325 00
Total.....	\$3,512,325 00

Stocks and Bonds owned by the Company.

STATE BONDS—	Par Value.	Market Value.
Alabama, 4 p.c.....	\$10,000 00	\$10,200 00
Georgia, 3½ p.c.....	25,000 00	26,250 00
So. Carolina, 6 p.c.....	14,500 00	14,500 00

	Par Value.	Market Value.
COUNTY AND MUNICIPAL BONDS—		
Toledo, O., water works, 8 p.c..	20,000 00	20,300 00
New Brunsw'k, N. J., city, 7 p.c.	45,000 00	46,500 00
Pawtucket, R. I., town, 7 p. c..	75,000 00	79,500 00
Dubuque, Iowa, city, 6 p.c.....	25,000 00	26,250 00
Richmond, Va., city, 4 p.c.....	50,000 00	51,250 00
Montreal Corporation, 4 p.c....	62,500 00	65,625 00
St. Paul, Minn., Cer. of In., 6 p.c.	40,000 00	40,200 00
Topeka, Ks., Internal Improve- ment sewer B, 6 p.c.....	27,000 00	27,810 00
RAILROAD BONDS—		
H. R. & P. C. (guar. by N. Y., N. H. & H.), 7 p.c.....	50,000 00	62,500 00
Chic. & West. Indiana, 6 p.c...	77,000 00	87,780 00
Chic. & W. Indiana, g. m., 6 p.c.	215,000 00	251,550 00
Minneapolis Union, guar., 6 p.c.	50,000 00	58,000 00
C., C., & Ind., con., 7 p. c...	8,000 00	10,480 00
C., C., & Ind., s. f., 7 p.c....	50,000 00	56,750 00
Nash. & Decatur, 1st m., guar., 7 p.c.....	50,000 00	57,500 00
Ind. & Vinc., guar., 7 p.c.....	32,000 00	38,080 00
Chic. & Northwest., deb., 5 p.c.	50,000 00	52,000 00
Alb. & Susq., 1st m., guar., 6 p.c.	50,000 00	58,500 00
Northern Pacific, 1st m., 6 p.c..	62,000 00	73,160 00
N. Y. C. & H. R., deb., 5 p.c..	50,000 00	53,500 00
West Shore, 1st m., guar., 4 p.c.	100,000 00	103,500 00
Chic., Bur. & Q., deb., 5 p.c...	50,000 00	50,500 00
N. Y. & N. E., 7 p.c.....	50,000 00	61,000 00
City of Indianapolis Belt, 6 p. c.	74,000 00	78,440 00
P., Cin. & St. L., con., 7 p.c....	100,000 00	113,000 00
Louisv'e, Frank. & Lex., 7 p.c.	70,000 00	76,300 00
Cin., Ind., St. L. & Chic., 6 p.c.	103,000 00	115,360 00
Det., Lans. & N., con., 7 p.c...	50,000 00	51,000 00
Jefferson, guar., 5 p.c.....	50,000 00	52,000 00
Dayton & Michigan, 5 p.c.....	50,000 00	54,000 00
St. L. & San F., R. & L., 6 p.c.	50,000 00	55,000 00
N. Y., L. E. & W. (1st lien), 6 p.c.	50,000 00	56,000 00
Mil. & St. P., P. DuC. Div., 8 p.c.	63,000 00	74,970 00
Iowa Falls & Sioux City, 7 p.c..	60,000 00	76,200 00
Cin., Ham. & Dayton, 7 p.c....	55,000 00	67,100 00
Canadian Pac. R.R., 1st m., 5 p.c.	48,666 00	57,750 00
Chic. & Gt. West., 1st m., 5 p.c.	22,000 00	22,850 00
Lake Shore & M. S., 2d m., 7 p.c.	50,000 00	62,500 00
Lehigh Valley, 1st m., terminal, 5 p.c.....	75,000 00	83,250 00
C., B. & Q., convertible, 5 p.c..	6,600 00	6,996 00
Phila. & Read., terminal, 5 p.c..	75,000 00	79,875 00

	Par Value.	Market Value.
Housatonic Rolling Stk. Cer., guar. by N. Y., N. H. & H., 5 p.c.....	100,000 00	102,500 00
RAILROAD STOCKS—		
Connecticut River.....	2,000 00	5,100 00
New York, New Haven & Hfd..	150,000 00	382,500 00
Chicago, Burlington & Quincy..	66,000 00	64,350 00
Chicago, Rock Island & Pacific.	22,000 00	18,480 00
Chicago & Northwestern, pfd..	20,000 00	28,200 00
Chicago & Northwestern.....	50,000 00	55,250 00
Chicago, Milwaukee & St. Paul.	40,000 00	30,800 00
Chic., Milwaukee & St. P., pfd.	37,000 00	44,770 00
Union Pacific	20,000 00	7,600 00
Conn. & Passumpsic Riv., guar.	100,000 00	105,000 00
N. Y. C. & Hudson River.....	50,000 00	54,500 00
BANK STOCKS—		
Hartford National, Hartford,	55,600 00	88,960 00
Phoenix National, “	46,700 00	59,776 00
Conn. Riv. Banking Co., “	5,000 00	5,000 00
Farm. & Mech. Nat'l, “	12,200 00	13,420 00
City, “	16,600 00	17,430 00
American National, “	15,000 00	22,800 00
Charter Oak National, “	20,000 00	21,000 00
Mercantile National, “	15,000 00	15,000 00
First National, “	17,200 00	18,404 00
State, “	10,000 00	10,500 00
Ætna National, “	31,500 00	45,675 00
National Exchange, “	2,000 00	2,480 00
Conn. T. & S. D. Co., “	23,000 00	36,800 00
Bank of America, New York,	30,000 00	65,400 00
Bank of North America, “	7,000 00	11,900 00
Nat'l Bk. of Commerce, “	10,000 00	20,100 00
Am. Exchange Nat'l, “	20,000 00	31,600 00
Imp. & Trad. National, “	30,000 00	187,500 00
Manhattan Company, “	10,000 00	19,500 00
Merchants National, “	16,700 00	25,050 00
Metropolitan National, “	22,500 00	1,350 00
Atlantic National, Boston,	3,900 00	5,226 00
Blackstone National, “	10,600 00	10,282 00
Boylston National, “	12,500 00	16,375 00
Hide and Leather Nat'l, “	2,400 00	3,048 00
National Bank of Com., “	3,200 00	4,096 00
First National, “	10,000 00	24,000 00
Second National, “	10,900 00	21,037 00
First National, Albany.....	5,000 00	9,000 00
Bank of Montreal, Montreal....	30,000 00	69,900 00
Ontario, Bowmanville	6,500 00	7,605 00

	Par Value.	Market Value.	
MISCELLANEOUS —			
Connecticut River Company ...	10,000 00	3,000 00	
Northwestern Tel. Co. stk.....	25,000 00	25,500 00	
Totals	\$3,593,266 00	\$4,483,570 00	4,483,570 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
W., St. L. & P. R. R. Co., 5 p. c. bds.	\$28,000	\$24,000	} \$20,000 00	
Peo. & Pekin Un'n " " inc. "	24,000	24,000		
Ætna Fire Ins. Co. stk.....	3,700	9,250	6,000 00	
Cleveland & Pitts. R. R. Co. stk.	3,000	4,500	} 4,000 00	
Wells-Fargo Express Co. "	2,000	2,800		
Merchandise Warehouse rec'pts,	60,500	60,500	50,201 57	
Totals.....	\$121,200	\$125,050	\$80,201 57	80,201 57

Cash in Company's principal office,	19,106 40
Cash in bank	237,971 76
Interest due and accrued on collateral loans and bank deposits,	1,616 82
Gross premiums in due course of collection.....	653,215 16
Rents due and accrued.....	1,336 18
State tax due from non-resident stockholders.....	16,777 95
Assets of the Company at their actual value	\$7,109,825 49

III. LIABILITIES.

Losses adjusted and unpaid	\$81,837 29
Losses reported and unadjusted.....	251,725 49
Losses resisted.....	47,123 64
Gross amount of unpaid losses.....	\$380,686 42
Unearned premiums on risks, one year or less..	\$1,166,747 87
Unearned premiums on risks, more than one year.....	1,677,056 66
Unearned premiums as computed above.....	2,843,804 53
Commissions and brokerage.....	52,500 00
Special deposits in other States and Country in excess of present liabilities therein.....	82,431 00
Total liabilities, except capital and surplus.....	\$3,359,421 95
Capital stock	1,250,000 00
Surplus beyond all liabilities.....	2,500,403 54
Total liabilities, including capital and surplus.....	\$7,109,825 49

IV. INCOME DURING THE YEAR.

Premiums received in cash... ..	\$4,213,566 36
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	656,145 10
Actual cash premiums.....	\$3,557,421 26

Interest on mortgages of real estate.....	74,188 14
Interest on loans and bonds, and dividends on stocks.....	212,070 71
Rents.....	8,590 32
Actual cash income.....	\$3,852,270 43

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$295,357.52 occurring in previous years).....	\$2,286,517 24
Deduct reinsurance.....	184,851 21
Net amount paid for losses.....	\$2,101,666 03
Cash dividends.....	300,000 00
Commissions and brokerage.....	574,228 69
Salaries and fees.....	235,353 06
Taxes.....	64,122 86
All other payments.....	262,564 48
Actual cash expenditure.....	\$3,537,935 12

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on on the 31st day of December of the preceding year.....	\$440,047,068	\$5,236,950 94
Written or renewed during the year.....	335,153,084	4,213,566 36
Totals.....	\$775,200,752	\$9,450,517 30
Deduct those expired and marked off... ..	300,730,805	3,690,948 03
In force at the end of the year.....	\$474,469,947	\$5,759,569 27
Deduct amount reinsured.....	18,148,784	267,693 05
Net amount in force.....	\$456,321,163	\$5,491,876 22

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$166,884,666	\$2,333,495 78	1-2	\$1,166,747 87
1891... }	Two years.....	507,472	3,657 73	1-4	914 43
1892.... }		1,000,540	10,275 44	3-4	7,706 57
1890....	Three years.....	57,589,957	549,814 59	1-6	91,635 76
1891.... }		60,684,864	602,217 45	1-2	301,108 72
1892.... }		63,851,697	684,712 81	5-6	570,594 00
1889....	Four years	1,315,046	11,377 15	1-8	1,422 14
1890.... }		1,322,826	11,536 25	3-8	4,326 09
1891.... }		1,245,689	11,057 66	5-8	6,911 03
1892.... }		1,229,298	12,215 09	7-8	10,688 20
1888.... }		15,299,524	194,613 80	1-10	19,461 37
1889....	Five years.....	19,034,884	229,376 31	3-10	68,812 89
1890.... }		20,758,179	255,560 56	1-2	127,780 27
1891.... }		23,451,076	290,379 28	7-10	203,267 50
1892.... }		22,145,445	291,586 32	9-10	262,427 69
Totals.....		\$456,321,163	\$5,491,876 22		\$2,843,804 53

Premiums received since the organization of the Company..	\$68,144,647 05
Losses paid since the Company organized.....	41,422,647 48
Cash dividends paid stockholders	7,088,100 00
Stock dividends declared.....	950,000 00
Stock owned by directors at par value.....	208,900 00
Losses incurred during the year.....	2,153,045 84

Special deposits elsewhere for the exclusive protection of
policy-holders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposit.
Canada.....	\$118,566 40	\$98,767 10	\$19,799 30
Georgia.....	26,250 00	87,869 46	.....
Oregon.....	50,000 00	11,758 75	38,241 25
Virginia.....	51,250 00	26,859 55	24,390 45
Totals	\$246,066 40	\$225,254 86	\$82,431 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$14,063,510 00
Premiums received.....	132,852 14
Losses paid	57,214 34
Losses incurred	68,468 86

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, December, 1871.

JAMES NICHOLS, *President.*

E. G. RICHARDS, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$113,989 00
Loans and bond and mortgage (first liens), not more than one year's interest due	611,000 00
Loans on bond and mortgage (first liens), upon which more than a year's interest is due (of which \$26,500 is in process of foreclosure).....	29,500 00

Interest due and accrued on bond and mortgage loans	13,178 22
Value of lands mortgaged.....	\$1,007,400 00
Buildings (insured for \$510,685.00).....	802,650 00
Total.....	\$1,810,050 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 per cent.....	\$50,000 00	\$56,500 00
Georgia State	25,000 00	28,750 00
MUNICIPAL BONDS—		
Hartford City (water).....	3,000 00	3,000 00
Helena City.....	20,000 00	21,600 00
Lincoln City.....	12,000 00	12,000 00
Meriden Town.....	10,000 00	10,200 00
New Britain City	6,000 00	6,600 00
Richmond City.....	44,900 00	51,000 00
West Mid. Sch'l Dist., Hartford.	26,000 00	26,000 00
RAILROAD BONDS—		
Atch., Topeka & S. Fe., 4 p.c..	10,000 00	8,300 00
Atch., Topeka & S. Fe, income.	4,000 00	2,120 00
Buffalo Ry. Co.....	25,000 00	24,500 00
Cedar Rapids, Ia. Falls & N.W.	20,000 00	20,600 00
Chesapeake & Ohio.....	20,000 00	15,600 00
Chic. & Ind. Coal Ry. Co.....	25,000 00	25,500 00
Chicago & Western Indiana....	24,000 00	25,440 00
Chicago & Northwestern.....	20,000 00	22,600 00
Chic., Mil. & St. P., S. Min. Div.	10,000 00	11,700 00
Chic., Mil. & St. P., Dub. Div..	10,000 00	11,700 00
Chic., Mil. & St. P., Hastings & Dakota Div., 5 p.c	10,000 00	10,300 00
Chic., Mil. & St. P., Hastings & Dakota Div., 7 p.c.....	20,000 00	25,200 00
Chic., Mil. & St. P., Min'l Pt. Div	10,000 00	10,300 00
Chic. Burl. Q., sinking fund....	10,000 00	10,300 00
Chic., Burl. & Q., convertible..	2,200 00	2,310 00
Cincinnati, Dayton & Ironton..	10,000 00	9,700 00
Cincinnati, Hamilton & Dayton.	15,000 00	18,300 00
Cleve., Col., Cin. & Indianap....	35,000 00	45,500 00
Col., Shawnee & Hocking	20,000 00	17,000 00
Columbus & Toledo, 1st m....	20,000 00	23,800 00
Columbus & Toledo, 2d m....	18,000 00	20,160 00
Columbus & Hocking Valley. .	10,000 00	11,000 00
Danbury & Norwalk.....	10,000 00	11,000 00
East Tenn., Virginia & Georgia.	30,000 00	27,000 00
Evansville & Terre Haute.....	10,000 00	10,200 00
Erie.....	20,000 00	27,000 00
Harlem River & Portchester...	25,000 00	31,500 00
Hartford & Conn. Western.....	10,000 00	10,000 00

	Par Value.	Market Value.
Hannibal & St. Joseph.....	50,000 00	58,000 00
Holly, Wayne & Monroe.....	15,000 00	18,000 00
Indiana & Lake Michigan.....	10,000 00	10,000 00
Knoxville & Ohio.....	20,000 00	20,200 00
Louisville, New Albany & Chic.	10,000 00	11,300 00
Louisville, New Albany & Chic., Chic. & Indianapolis Div....	10,000 00	11,000 00
Louisville & Nashville, New Or- leans & Mobile Div.....	10,000 00	12,000 00
Memphis & Charleston.....	20,000 00	22,000 00
Montana Central Ry. Co.....	20,000 00	22,600 00
Naumkeag Street Railway.....	20,000 00	20,000 00
Nodaway Valley	7,000 00	7,700 00
N. Pac., Pend d'Orielle Div....	24,000 00	24,480 00
Norfolk & W. Clinch Valley Div.	20,000 00	20,240 00
Oregon Ry. & Navigation.....	20,000 00	22,000 00
Phila. & Read'g Coal & Iron Co.	12,000 00	12,360 00
Rochester & Pittsburgh.....	25,000 00	29,000 00
Sandusky Mansfield & Newark.	25,000 00	30,500 00
St. Paul & Northern Pacific....	25,000 00	30,000 00
St. Paul, Minn. & Manitoba....	10,000 00	11,600 00
Seattle, L. Shore & Eastern....	20,000 00	17,400 00
RAILROAD STOCKS—		
Belt, Indianapolis, common....	10,000 00	10,000 00
Belt, Indianapolis, preferred...	5,000 00	2,500 00
Cleveland & Pittsburgh.....	10,000 00	15,400 00
Chicago, Burlington & Quincy.	11,000 00	10,670 00
Chicago, Rock Island & Pacific	33,000 00	27,720 00
Illinois Central.....	15,000 00	14,700 00
Ill. Central, 4 p.c., leased line..	1,700 00	1,530 00
N. Y., New Haven & Hartford.	60,000 00	151,200 00
New York & Harlem.....	10,000 00	25,500 00
N. Y. Central & Hudson River.	50,000 00	54,500 00
Oswego & Syracuse.....	5,000 00	9,000 00
Pennsylvania.....	37,100 00	40,068 00
Peoria & Bureau Valley.....	10,000 00	16,500 00
Pittsburgh, Ft. Wayne & Chic..	20,000 00	30,400 00
BANK STOCKS—		
Ætna National.....	25,000 00	35,000 00
Boston National, Boston.....	7,000 00	7,350 00
Charter Oak National.....	11,200 00	11,760 00
Central National, New York....	5,000 00	6,850 00
City.....	4,000 00	4,200 00
Farmers and Mechanics Nat'l..	10,000 00	11,000 00
First National, Meriden.....	5,000 00	5,700 00
Hartford National.....	50,900 00	78,386 00
Mercantile National	5,000 00	4,500 00
Metropolitan National, N. Y...	3,400 00	500 00
National Exchange.....	15,000 00	19,200 00

	Par Value.	Market Value.	
National Bank of the Republic, Boston.....	7,500 00	12,000 00	
National Bank of Commerce, Kansas City.....	2,000 00	1,960 00	
Phoenix National.....	45,000 00	58,500 00	
St. Paul National.....	7,000 00	8,750 00	
Second National, New Haven .	2,500 00	4,250 00	
Thames National, Norwich....	10,000 00	14,500 00	
MISCELLANEOUS—			
Northw'st'rn Telegraph Co. stk.	20,000 00	20,400 00	
Willimantic Linen Co. stock....	10,000 00	10,000 00	
Underwriters' Protective Asso- ciation bonds.....	1,000 00	1,000 00	
Totals.....	\$1,549,400 00	\$1,840,154 00	1,840,154 00

Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Travelers Ins. Co. stk.....	\$600 00	\$1,650 00	\$450 00	450 00
Cash in Company's principal office.....				989 83
Cash in bank.....				203,264 11
Interest due and accrued on bonds....				1,654 15
Interest due and accrued on collateral loan.....				13 50
Gross premiums in due course of collection.....				339,261 26
Assets of the Company at their actual value.....				\$3,153,454 07

III. LIABILITIES.

Losses adjusted and unpaid	\$61,785 12	
Losses reported and unadjusted.....	87,927 99	
Losses resisted.....	25,657 52	
Gross amount of unpaid losses.....		\$175,370 63
Unearned premiums on risks, one year or less..	\$668,323 57	
Unearned premiums on risks, more than one year	738,612 54	
Unearned premiums, as computed above.		1,406,936 11
Commissions and brokerage.....		58,849 33
Return premiums.....		24,405 26
Special deposits in other States in excess of present liabilities therein.....		90,307 42
Total liabilities, except capital and surplus.....		\$1,755,868 75
Capital stock.....		1,000,000 00
Surplus beyond all liabilities.....		397,585 32
Total liabilities, including capital and surplus.....		\$3,153,454 07

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,452,607 97	
Deduct reinsurance, rebate, abatement, and return premiums.....	440,092 71	
Actual cash premiums.....		\$2,012,515 26
Interest on mortgages of real estate.....		42,225 28
Interest on loans and bonds, and dividends on stock.....		94,894 73
Rents.....		1,432 03
Actual cash income.....		\$2,151,067 30

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$143,183.99 occurring in previous years).....	\$1,249,723 55	
Deduct salvage and reinsurance.....	174,748 22	
Net amount paid for losses.....		\$1,074,975 33
Cash dividends.....		100,000 00
Commissions and brokerage.....		348,349 69
Salaries and fees.....		155,563 04
Taxes.....		60,285 67
All other payments.....		172,351 60
Actual cash expenditure.....		\$1,911,525 33

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$189,471,814	\$2,335,032 80
Written or renewed during the year.....	231,325,231	2,547,311 90
Totals.....	\$420,797,045	\$4,882,344 70
Deduct those expired and marked off.....	172,842,354	1,826,592 67
In force at the end of the year	\$247,954,691	\$3,055,752 03
Deduct amount reinsured.....	25,687,239	318,299 62
Net amount in force.....	\$222,267,452	\$2,737,452 41

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$101,452,412	\$1,336,647	15 1-2	\$668,323 57
1891....	Two years.....	928,811	6,808	36 1-4	1,702 09
1892....		362,969	3,838	99 3-4	2,879 24
1890....	Three years....	21,940,720	246,048	28 1-6	41,008 05
1891....		23,704,912	258,822	79 1-2	129,411 39
1892 ...		24,275,260	268,290	83 5-6	223,575 69
1889....	Four years.....	336,254	3,536	33 1-8	442 04
1890....		432,121	4,062	98 3-8	1,523 61
1891....		492,302	5,127	36 5-8	3,204 60
1892....		492,447	3,979	40 7-8	3,481 98
1888....	Five years.....	7,382,484	95,268	05 1-10	9,526 81
1889 ...		8,188,668	103,764	92 3-10	31,129 47
1890....		8,841,541	109,759	85 1-2	54,879 93
1891 ...		11,073,657	132,498	83 7-10	92,749 18
1892 ...		12,362,894	158,998	29 9-10	143,098 46
Totals.....		\$222,267,452	\$2,737,452	41	\$1,406,936 11

Premiums received since the organization of the company...	\$13,102,092 89
Losses paid since the Company organized.....	6,681,575 31
Cash dividends paid stockholders.....	1,777,000 00
Stock dividends declared.....	100,000 00
Stock owned by directors at par value.....	72,200 00
Losses incurred during the year.....	1,088,035 78
Loaned to stockholders not officers	450 00

Special deposits in other States for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia.....	\$28,750 00	\$10,152 40	\$18,597 60
Virginia.....	51,000 00	14,268 61	36,731 39
Oregon.....	50,000 00	15,021 57	34,978 43
Totals.....	\$129,750 00	\$39,442 58	\$90,307 42

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$6,267,585 00
Premiums received.....	50,668 69
Losses paid.....	25,725 41
Losses incurred.....	25,030 91

NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

Commenced Business, May, 1860.

JEFFREY BEAVAN, *President.*GEORGE R. COWLES, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$500,000 00
Whole amount of capital actually paid up in cash.....	50,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$1,284 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,585 33
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of foreclosure).....	Nothing.
Interest due and accrued on bond and mortgage loans.....	Nothing.
Value of lands mortgaged.....	\$4,920 00
Building.....	630 00
Total.....	\$5,550 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
BANK STOCKS—		
Fairfield County National	\$800 00	\$720 00
National, Norwalk.....	1,800 00	1,926 00
Central National, Norwalk	1,500 00	1,950 00
Fourth National, New York ...	4,000 00	8,160 00
German-American, New York..	1,125 00	1,406 25
RAILROAD STOCKS—		
Lake Shore & Mich. Southern..	3,000 00	3,840 00
N. Y., Lackawanna & Western	5,000 00	5,750 00
Chicago, Milwaukee & St. Paul,	4,000 00	3,110 00
Chicago, Rock Island & Pacific,	3,300 00	2,730 75
Chicago, Mil. & St. Paul, pref..	2,500 00	3,037 50
Chicago, Burlington & Quincy..	2,500 00	2,437 50
RAILROAD BONDS—		
Toledo, Ann Arbor & G. T....	3,000 00	3,450 00
Mil., Lake Shore & Western...	3,000 00	3,720 00
N. Y., Susquehanna & Western,	3,000 00	3,210 00

	Par Value.	Market Value.	
Lehigh Valley, terminal.....	12,000 00	13,440 00	
Philadelphia & Reading.....	10,000 00	10,625 00	
Chesapeake & Ohio.....	4,500 00	4,601 25	
N. Y., Ontario & Western	6,000 00	6,360 00	
MISCELLANEOUS—			
Norwalk Gas Light Co.....	575 00	782 00	
Totals.	\$71,600 00	\$81,256 25	81,256 25

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Mortgage on real estate....	\$3,000 00	\$500 00	} \$1,000 00	
Norwalk Gas Light Co.....	1,000 00	1,360 00		
Lounsbury & Bissell Co.,				
Norwalk.. ..	3,750 00	2,700 00	2,500 00	
Culver loan, secured by en-				
dorsement.....	1,682 00	1,682 00	1,682 00	
Totals	\$9,432 00	\$6,242 00	\$5,182 00	5,182 00

Cash in Company's principal office.	220 20
Cash in bank.....	3,222 91
Interest due and accrued on stocks.....	Nothing.
Interest due and accrued on collateral loans.....	145 00
Gross premiums in due course of collection.....	1,079 13
Reinsurance due.....	Nothing.
Assets of the Company at their actual value.....	\$93,974 82

III. LIABILITIES.

Losses adjusted and unpaid.....	} Nothing.
Losses reported and unadjusted.	
Losses resisted.....	
Gross amount of unpaid losses.....	Nothing.
Unearned premiums on risks, one year or less. .	\$3,768 04
Unearned premiums on risks, more than one	
year	4,536 47
Unearned premiums, as computed above.....	\$8,304 51
Special deposits in other States in excess of present liabilities	
therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$8,304 51
Capital stock	50,000 00
Surplus beyond all liabilities.....	35,670 31
Total liabilities, including capital and surplus.....	\$93,974 82

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$15,518 76	
Deduct reinsurance, rebate, abatement, and re- turn premiums	4,960 89	
Actual cash premiums.....		\$10,557 87
Interest on mortgages of real estate.....		460 75
Interest on loans and bonds, and dividends on stocks.....		2,952 60
Actual cash income.....		\$13,971 22

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$308.57 oc- curring in previous years)....	\$10,139 35	
Deduct salvage and reinsurance.....	3,111 98	
Net amount paid for losses.....		\$7,027 37
Cash dividends.....		Nothing.
Commissions and brokerage.....		2,218 54
Salaries and fees.....		1,697 99
All other payments.....		1,558 13
Actual cash expenditure.....		\$12,502 03

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,112,816 21	\$19,232 72
Written or renewed during the year	1,810,714 56	15,896 86
Totals.....	\$3,923,530 77	\$35,129 58
Deduct those expired and marked off	1,319,126 27	13,022 97
In force at the end of the year.....	\$2,604,404 50	\$22,106 61
Deduct reinsurance.....	791,523 73	7,084 75
Net amount in force.....	\$1,812,880 77	\$15,021 86

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$1,066,316 47	\$9,635 04	1-2	\$4,817 52
1891....	} Two years.....	4,400 00	15 97	1-4	3 99
1892....		16,400 00	130 48	3-4	97 86
1890....	} Three years.....	367,784 32	2,811 76	1-6	468 63
1891....		322,241 89	2,362 16	1-2	1,181 08
1892....		465,947 17	3,441 35	5-6	2,867 79
1889....	} Four years.....	1,475 00	10 49	1-8	1 31
1890....		2,500 00	19 25	3-8	7 22
1891....		.....	.....	5-8	.....
1892....	} Five years.....	8,437 00	85 42	7-8	74 74
1888....		62,681 65	675 79	1-10	67 57
1889....		74,890 00	768 58	3-10	230 57
1890....		30,650 00	317 65	1-2	158 82
1891....		86,756 00	877 81	7-10	614 46
1892....		93,925 00	954 86	9-10	859 37
		\$2,604,404 50	\$22,106 61		\$11,450 93
Less amount reinsured.		791,523 73	7,084 75		3,146 42
Totals.....		\$1,812,880 77	\$15,021 86		\$8,304 51

Premiums received since the organization of the Company..	\$395,756 71
Losses paid since the Company organized.....	161,818 92
Cash dividends paid stockholders.....	106,200 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	2,250 00
Losses incurred during the year.....	6,718 80

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,810,714 56
Premiums received.....	15,896 86
Losses paid.....	10,139 35
Losses incurred.....	6,718 80

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January, 1872.

CHARLES B. WHITING, *President*.JAMES U. TAINTOR, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$2,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$24,354 93
Loans on bonds and mortgage (first liens), not more than one year's interest due.....	224,769 78
Interest due and accrued on bond and mortgage loans.....	8,902 18
Value of mortgaged premises (insured for \$98,755)	\$728,465 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS —		
Georgia, 4½ p.c.....	\$25,000 00	\$30,000 00
MUNICIPAL AND COUNTY BONDS —		
County of Coffey, Kan., 6 p.c..	10,000 00	11,200 00
County of Lyon, Iowa, 6 p.c...	1,000 00	1,000 00
County of Dickinson, K., 6 p.c.,	10,000 00	11,000 00
County of Finney, Kan., 6 p.c.,	10,000 00	11,000 00
County of Kidder, Dak., 7 p.c.,	5,000 00	5,600 00
County of Wichita, Kan., 6 p.c.,	4,000 00	4,200 00
City of Indianapolis, Ind., 6 p.c.,	20,000 00	22,000 00
City of Evansville, Ind., 4 p.c..	20,000 00	20,000 00
City of N. Brunswick, N. J., 6 p.c.,	10,000 00	10,700 00
City of Council Bluffs, Ia., 6 p.c.,	5,000 00	5,650 00
City of Richmond, Va., 8 p.c...	24,000 00	33,120 00
City of Norfolk, Va., 5 p.c....	20,000 00	21,800 00
City of Sioux Falls, Dak., 7 p.c.,	13,000 00	14,560 00
City of Wichita Falls, T., 6 p.c.,	10,000 00	10,500 00
City of Fort Worth, T., 5 p.c.,	10,000 00	10,200 00
Town of Thomaston, Ct., 4 p.c.,	15,000 00	15,900 00
Town of Pawtucket, R. I., 7 p.c.,	25,000 00	27,500 00
Medicine Lodge Township, Barber County, Kan., 6 p.c.....	5,000 00	5,600 00

	Par Value.	Market Value.
Bethany Township, Osborne County, Kan., 6 p.c.....	4,000 00	4,400 00
Buckeye Township, Ottawa County, Kan., 8 p.c.....	2,355 00	2,708 25
Oswego Township, Labette County, Kan., 6 p.c.....	5,000 00	5,250 00
Precinct of Stanton, Neb., 6 p.c.,	8,000 00	8,800 00
Precinct of Beaver, Neb., 6 p.c.,	5,000 00	5,500 00
Mason & Tazewell Dist. Ill., 7 p.c.....	25,000 00	28,000 00
Rutland & Grafton District, Ill., School Dist. No. 4, Salamanca, N. Y., 6 p.c.....	4,000 00	4,280 00
Kansas School, 6 p.c.....	13,297 00	13,961 85
Kansas School, 7 p.c.....	12,000 00	13,200 00
Nebraska School, 7 p.c.....	15,393 20	16,932 52
Nebraska School, 6 p.c.....	2,100 00	2,268 00
Dakota School, 8 p.c.....	3,500 00	4,200 00
Dakota School, 7 p.c.....	8,500 00	9,520 00
Minnesota School, 6 p.c.....	8,500 00	9,180 00
Wyoming School, 8 p.c.....	3,000 00	3,450 00
Colorado School, 7 p.c.....	8,000 00	8,960 00
Texas School, 6 p.c.....	15,000 00	15,900 00
Washington School, 6 p.c., gold,	5,000 00	5,250 00
RAILROAD BONDS—		
Vermont Valley, 5 p.c.....	25,000 00	28,750 00
Pitts., Cleve. & Toledo, 6 p.c..	10,000 00	11,400 00
Kansas Pacific, 1st con., 6 p.c..	10,000 00	11,200 00
C., C., Cin. & Ind., 7 p.c.....	25,000 00	33,250 00
C., C., Cin. & Ind., 6 p.c.....	10,000 00	12,400 00
Morris & Essex, 1st con., guar., 7 p.c.....	10,000 00	14,000 00
Chicago, Mil. & St. P., I & D. Ext., 7 p.c.....	20 000 00	26,200 00
Dayton & Michigan, 5 p.c.....	25,000 00	27,250 00
Terre Haute & Logansp't., 6 p.c.	10,000 00	11,000 00
Chic., Bur. & Northern, 5 p.c..	1,500 00	1,575 00
Ohio & West Virginia, 7 p.c....	3,000 00	3,540 00
Columbus & Toledo, 7 p.c.....	13,000 00	15,340 00
Cin., Van Wert & Mich., 6 p.c..	10,000 00	9,500 00
East Tenn., Va. & Ga., 5 p.c....	15,000 00	15,000 00
Oxt'd & Clarksv., guar., 6 p.c.,	10,000 00	10,800 00
Det., Lans'g & Northern, 7 p.c.	10,000 00	10,900 00
Louisv., Cin. & Lex'gton, 7 p.c.,	10,000 00	11,000 00
Clarksv. & N. Car., guar., 6 p.c.,	10,000 00	10,800 00
Ind. & Lake Michigan, guar., 5 p.c., gold.....	20,000 00	20,800 00
Atch., Topeka & S. Fe, 4 p.c. g..	10,000 00	8,350 00
Atch., Topeka & Santa Fe Incomes, 5 p.c., gold.....	10,000 00	5,850 00

	Par Value.	Market Value.
Chic., Burl. & Quincy, 5 p.c....	3,100 00	3,286 00
Norfolk & Western, 5 p.c., gold,	10,000 00	10,000 00
New York & New Eng., 6 p.c..	10,000 00	10,500 00
Valley, 6 p.c., gold.....	20,000 00	20,000 00
Balt. Belt, guar., 5 p.c., gold...	20,000 00	21,000 00
Cin., D. & Ironton, guar., 5 p.c.,	10,000 00	10,000 00
Kanawah & Mich, 4 p.c.....	10,000 00	7,850 00
Chic., Rock Isl'd & Pacific, 5 p.c.	10,000 00	10,275 00
RAILROAD STOCKS—		
N. Y., N. H. & Hartford.....	51,300 00	130,815 00
Naugatuck.....	13,000 00	33,150 00
N. Y. C. & H. R.....	20,000 00	21,700 00
Union Pacific.....	5,000 00	1,937 50
Central Pacific.....	10,000 00	2,850 00
Cleveland & Pittsburgh.....	20,000 00	31,600 00
Chic., Burlington & Quincy....	20,000 00	20,000 00
Illinois Central.....	10,000 00	10,000 00
Chic., Rock Island & Pacific..	10,000 00	8,300 00
BANK STOCKS—		
American National, Hartford..	25,200 00	36,288 00
Ætna “ “ ..	12,200 00	17,690 00
Charter Oak “ “ ..	13,000 00	14,300 00
Farm's & Mech. Nat'l, “ “ ..	10,000 00	11,300 00
Mercantile “ “ ..	15,200 00	15,200 00
Phoenix “ “ ..	7,400 00	9,694 00
Exchange “ “ ..	9,300 00	13,485 00
City “ “ ..	11,300 00	12,430 00
First “ “ ..	7,100 00	7,952 00
Hartford “ “ ..	100,000 00	160,000 00
Conn. Trust & Safe Deposit Co., Hartford.....	10,000 00	16,500 00
Thames National, Norwich....	20,000 00	29,200 00
First “ “	8,000 00	8,400 00
Rockville “ Rockville....	600 00	690 00
Metrop'tan “ New York....	7,500 00	450 00
Mechanics “ “	7,550 00	15,100 00
Holland Trust Co., “	5,000 00	10,000 00
National German American, St. Paul, Minn.....	5,000 00	6,000 00
MISCELLANEOUS—		
Atlantic Dock Co., 5 p.c. bds...	9,000 00	9,900 00
First Baptist Church, Nashville, Tenn., 6 p.c. bonds.....	10,000 00	10,800 00
Southw. Irri. Co., 7 p.c. bonds..	5,000 00	5,100 00
Arizona Imp. Co., 6 p.c. bonds..	5,000 00	5,100 00
Northw. Tel. Co., stk., guar....	10,000 00	10,500 00
Totals	\$1,226,895 20	\$1,515,738 12

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
National Fire Ins. Co., Hartford...	\$2,500	\$3,275	\$600
Ætna Fire Ins. Co., " ...	400	1,000	700
Ætna Fire Ins. Co., " ...	200	500	1,880
American National Bank, " ...	750	975	
Charter Oak Nat'l Bank, " ...	500	525	
First National Bank, " ...	300	300	
Security Company, " ...	500	675	4,050
Hartford Trust Co., " ...	2,500	3,125	
Collins Co., Collinsville.....	1,000	775	
Amer. Screw Co., Providence, R.I.	600	1,410	
Conn. Gen. Life Ins. Co., Hfd	3,500	4,725	3,000
Middlesex County National Bank, Middletown	700	735	360
Adams Express	2,400	3,480	1,350
Totals	\$15,850	\$21,500	\$11,940

11,940 00

Cash in Company's principal office	14,930 06
Cash in bank	110,590 38
Interest due and accrued on stocks and bonds.....	17,976 41
Interest due and accrued on collateral loans.....	427 80
Gross premiums in due course of collection	316,664 13
Rents due and accrued.....	573 50
Assets of the Company at their actual value.....	\$2,246,867 29

III. LIABILITIES.

Losses adjusted and unpaid	\$197,344 90
Losses reported and unadjusted.....	
Losses resisted	18,586 14
Gross amount of unpaid losses.....	\$215,941 04
Unearned premiums on risks, one year or less,	\$507,577 66
Unearned premiums on risks, more than one year.....	403,593 00
Unearned premiums on inland navigation risks,	14,129 07
Unearned premiums as computed above	925,299 73
Commissions and brokerage.....	56,885 44
Special deposits in other States in excess of present liabilities therein	80,038 33
Total liabilities, except capital and surplus	\$1,278,154 74
Capital stock	1,000,000 00
Excess of liabilities, including capital, over assets.....	—31,287 45
Total liabilities, including capital.....	\$2,246,867 29

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash.....	\$1,791,542 42	\$92,923 21	
Deduct reinsurance, rebate, abatement, and return premiums..	415,301 55	7,016 36	
Actual cash premiums....	\$1,376,240 87	\$85,906 85	\$1,462,147 72
Interest on mortgages of real estate.....			13,887 82
Interest on loans and bonds, and dividends on stocks.....			75,744 95
Rents			481 64
Actual cash income.....			\$1,552,262 13

V. EXPENDITURE DURING THE YEAR.

	Fire.	Inland.	
Amount paid for losses (including \$147,199.10 occurring in previous years).....	\$1,004,165 37	\$31,773 42	
Deduct salvage and reinsurance..	100,531 66	Nothing.	
Net amount paid for losses	\$903,633 71	\$31,773 42	\$935,407 13
Cash dividends.....			60,000 00
Commissions and brokerage.....			288,892 91
Salaries and fees.....			94,497 55
Taxes			27,919 75
All other payments.....			70,277 39
Actual cash expenditure.....			\$1,476,994 73

VI. MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year.....	\$127,984,939	\$1,547,829 88
Written or renewed during the year.....	139,584,852	1,864,015 88
Totals.....	\$267,569,791	\$3,411,845 76
Deduct those expired and marked off.....	126,214,469	1,647,040 90
In force at the end of the year.....	\$141,355,322	\$1,764,804 86
Deduct reinsurance.....	2,419,750	20,091 63
Net amount in force.....	\$138,935,572	\$1,744,713 23

	Inland.	Premiums.
In force at the end of the year.....	\$765,114	\$28,258 14

Recapitulation of Fire Risks and Premiums.

Year. written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$72,451,994	\$1,015,155 32	1-2	\$507,577 66
1891....	Two years.....	167,863	696 13	1-4	174 03
1891....		675,025	6,086 22	3-4	4,564 65
1890....	Three years. ...	11,456,932	123,855 09	1-6	20,642 51
1891....		15,244,321	147,514 48	1-2	73,757 24
1892 ...		16,769,032	182,178 95	5-6	151,815 80
1889 ...	Four years . . .	194,156	1,567 74	1-8	195 96
1890 ...		184,676	1,439 21	3-8	539 70
1891 ...		360,388	2,877 10	5-8	1,798 17
1892....		429,654	4,438 82	7-8	3,883 96
1888....	Five years.....	3,152,217	37,759 93	1-10	3,775 99
1889....		3,262,409	41,158 21	3-10	12,347 46
1890....		3,967,549	49,329 94	1-2	24,664 97
1891....		4,921,536	60,789 70	7-10	42,552 79
1892....		5,697,820	69,866 39	9-10	62,879 75
Totals.....		\$138,935,572	\$1,744,713 23	...	\$911,170 66

Premiums received since the organization of the Company..	\$11,380,191 11
Losses paid since the Company organized.....	6,867,030 23
Cash dividends paid stockholders.....	985,000 00
Stock dividends declared.....	100,000 00
Stock owned by the directors at par value.....	106,200 00
Losses incurred during the year (fire, \$958,782.10; marine and inland, \$36,066.35).....	994,848 45
Loaned to officers and directors.....	26,380 00
Loaned to stockholders not officers.....	6,360 00

Special deposits in other States for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Lia- bilities therein.	Excess of Deposit.
Virginia	\$54,920 00	\$14,672 00	\$40,248 00
Georgia	30,000 00	26,643 29	3,356 71
Oregon.....	50,000 00	13,566 18	36,433 82
Totals.	\$134,920 00	\$54,881 47	\$80,038 53

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$9,495,331 00
Premiums received.....	61,788 62
Losses paid.....	31,682 83
Losses incurred	36,253 27

PHENIX INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, June, 1854.

D. W. C. SKILTON, *President.*GEORGE H. BURDICK, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, \$5,100,000 00
 Whole amount of capital actually paid up in cash..... 2,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered, \$336,373 80
 Loans on bond and mortgage (first liens), not more than one
 year's interest due..... 274,497 14
 Loans on bond and mortgage (first liens), more than one
 year's interest due (of which \$76,420.02 is in process of
 foreclosure) 187,548 87
 Interest due and accrued on bond and mortgage loans..... 56,433 84
 Value of lands mortgaged..... \$769,100 00
 Buildings (insured for \$121,075)..... 218,090 00
 Total..... £987,190 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
Georgia, registered, 4½ p.c....	\$25,000 00	\$29,000 00
MUNICIPAL BONDS—		
Brantford, Canada, city, 5 p.c..	25,000 00	28,250 00
Guelph, “ “ 5 p.c..	24,000 00	27,600 00
Victoria, “ (B. C.), 5 p.c..	20,000 00	22,400 00
Ashland, Oregon, water, 6 p.c..	50,000 00	54,500 00
Hannibal Sch'l, Mo., 6 & 7 p.c.	36,000 00	38,520 00
Leavenworth City and Ft. Leavenworth, water, 6 p.c.....	25,000 00	27,500 00
Council Bluffs, Iowa, improvement, 6 p.c.....	5,500 00	5,830 00
Columbus, O., imp., 6 p.c.....	19,000 00	20,330 00
Superior, Wis., imp., 6 p.c.....	25,000 00	26,250 00
Fostoria, O., water, 6 p.c.....	25,000 00	26,250 00

	Par Value.	Market Value.
RAILROAD BONDS—		
Canadian Pac. 1st m. l. g., 5 p.c.	44,000 00	49,500 00
Cedar Rapids, Iowa Falls & N.		
W., guar., 6 p.c.....	50,000 00	52,500 00
C. & N. W., s. f., 6 p.c.....	50,000 00	57,500 00
Chicago & W. Ind., 6 p.c.....	63,000 00	73,080 00
Chic. & W. Ind., g. m., 6 p.c.....	100,000 00	117,000 00
Columbus & Western 1st m.,		
guar., 6 p.c.....	100,000 00	110,000 00
C., B. & Q. conv., 5 p.c.....	10,000 00	10,700 00
Erie 1st m., con., 7 p.c.....	50,000 00	69,500 00
Minneapolis U., guar., 7 p. c....	50,000 00	58,500 00
N. Y., L. & W., guar., 6 p.c....	50,000 00	66,000 00
N. Y. & N. E., 7 p.c.....	57,000 00	69,540 00
Pittsb., Cleve. & Toledo, guar.,		
6 p.c.....	50,000 00	56,000 00
Terre Haute & Logansp't, ext'n		
guar., 6 p.c.....	50,000 00	56,500 00
Texas & N. Orl'ns, 1st m., 7 p.c.	54,000 00	62,640 00
RAILROAD STOCKS—		
Bald Eagle Valley.....	25,000 00	50,000 00
Chicago, Burlington & Quincy,	50,000 00	48,750 00
Chicago, Rock Island & Pacific,	50,000 00	42,000 00
Chicago & Alton, common,...	30,000 00	43,500 00
Cleveland & Pittsburgh... ..	25,000 00	38,750 00
Ft. Wayne & Jackson, pfd.....	50,000 00	58,000 00
Hartford & Conn. Western.....	12,000 00	3,840 00
Illinois Central.....	100,00 00	99,250 00
Morris & Essex.....	50,000 00	76,500 00
N. Y., N. H. & H.....	150,000 00	382,500 00
N. Y. & Harlem.... .	12,500 00	32,500 00
N. Y. Central & Hudson River,	50,000 00	55,000 00
Peoria & Bureau Valley.....	50,000 00	85,000 00
Pittsburgh, McKeesport & Y...	25,000 00	31,125 00
Rensselaer & Saratoga.....	50,000 00	92,000 00
Sharon, Pa	25,000 00	26,500 00
BANK STOCKS—		
Ætna National, Hartford.....	30,000 00	42,600 00
American National, Hartford...	50,000 00	76,000 00
Atlantic Trust Co., New York,	5,000 00	16,500 00
Central Trust Co., New York...	12,500 00	150,000 00
Charter Oak National, Hartford,	16,200 00	17,172 00
City, Hartford	16,000 00	17,280 00
Connecticut River, Hartford....	5,000 00	5,000 00
Farmers and Mech. Nat., Hfd...	30,000 00	33,600 00
First National, Wallingford.....	17,500 00	19,250 00
Franklin Trust Co., New York..	40,000 00	120,800 00
Hartford National, Hartford....	103,000 00	164,800 00
Hartford Trust Co., Hartford...	40,000 00	52,000 00

	Par Value.	Market Value.	
Home National, Meriden.....	10,000 00	12,300 00	
Imperial, Toronto, Ont.....	13,300 00	24,239 25	
Metropolitan Nat., Cincinnati..	12,000 00	500 00	
Merchants' Ex. Nat., New York,	5,400 00	7,236 00	
Mercantile Nat., Hartford.....	80,000 00	80,000 00	
Nat. Shoe and Leather, N. Y...	10,000 00	16,400 00	
Nat. Exchange, Hartford.....	17,000 00	22,100 00	
Nat. Ger.-Am., St. Paul.....	25,000 00	30,000 00	
New Britain Nat., New Britain,	20,000 00	32,000 00	
Phoenix Nat., Hartford... ..	76,000 00	99,560 00	
State, Hartford.....	20,000 00	21,000 00	
Waterbury Nat., Waterbury....	22,000 00	44,000 00	
MISCELLANEOUS—			
Holyoke Water Power Co. stk.	66,000 00	211,200 00	
Atlantic Dock Co., 5 p.c. bonds.	75,000 00	82,500 00	
Northwestern Tel. Co. stock...	80,000 00	86,000 00	
Northwestern Tel. Co. bonds...	25,000 00	29,750 00	
Atlantic Mutual Ins. Co. Scrip..	99,450 00	105,417 00	
Urbana, Ohio, Gas, 6 p.c.....	25,000 00	27,240 00	
Naumkeag St. Ry. Co., 7 p.c...	25,000 00	26,250 00	
West End St. Ry. Co., Boston..	20,000 00	29,000 00	
Totals.....	\$2,903,350 00	\$4,082,309 25	4,082,309 25

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Travelers Ins. Co.....	\$18,200	\$37,492	\$18,752 50	
Hartford Carpet Co..	1,000	1,000	630 00	
Lan'rs, Frary & Clark	6,000	7,200 }	10,000 00	
So. N. Eng. Tel. Co..	7,000	5,250 }		
Atlantic Dock Co...	5,000	5,000 }	10,000 00	
Hartford Carpet Co..	6,400	6,400 }		
Pitts., Ft. Wayne &				
Chic. R. R. stock ..	10,000	15,000 }	20,000 00	
Adams Express Co ..	10,000	15,000 }		
Holyoke W. P. Co ..	2,500	7,500	2,500 00	
Totals.....	\$66,100	\$99,842	\$61,882 50	61,882 50

Cash in Company's principal office.....	44,679 64
Cash in bank	304,276 97
Interest due and accrued on collateral loans and deposits....	2,384 64
Gross premiums in due course of collection	532,684 54
Rents due and accrued.....	1,250 87
Assets of the Company at their actual value.....	\$5,884,322 06

III. LIABILITIES.

Losses adjusted and unpaid.....	}	\$448,439 30
Losses reported and unadjusted.....		
Losses resisted.....		18,786 91
Gross amount of unpaid losses.....		\$467,226 21
Unearned premiums on risks, one year or less.....		\$875,623 01
Unearned premiums on risks, more than one year.....		1,237,208 70
Unearned premiums as computed above.....		2,112,831 71
Commissions and brokerage.....		64,000 00
Special deposit in Oregon in excess of present liabilities therein.....		32,732 65
Total liabilities, except capital and surplus.....		\$2,676,790 57
Capital stock.....		2,000,000 00
Surplus beyond all liabilities.....		1,207,531 49
Total liabilities, including capital and surplus.....		\$5,884,322 06

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$3,804,172 82
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	438,045 41
Actual cash premiums.....	\$3,366,127 41
Interest on mortgages of real estate.....	27,074 73
Interest on loans and bonds, and dividends on stocks.....	206,777 60
Rents.....	7,040 96
Actual cash income.....	\$3,607,020 70

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$459,845.24 occurring in previous years).....	\$2,149,125 09
Deduct salvage and reinsurance.....	30,168 59
Net amount paid for losses.....	\$2,118,956 50
Cash dividends.....	280,000 00
Commissions and brokerage.....	640,119 27
Salaries and fees.....	150,377 60
Taxes.....	59,976 19
All other payments.....	331,785 19
Actual cash expenditure.....	\$3,581,244 75

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$350,844,494	\$3,834,662 30
Written or renewed during the year.....	357,149,748	3,804,172 82
Totals.....	\$707,994,242	\$7,638,835 12
Deduct those expired and marked off.	355,504,439	3,525,068 03
In force at the end of the year.....	\$352,489,803	\$4,113,767 09
Deduct amount reinsured.....	6,090,586	65,785 53
Net amount in force.....	\$346,399,217	\$4,047,981 56

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$141,741,269	\$1,751,246 02	1-2	\$875,623 01
1891....	Two years.....	754,149	7,160 03	1-4	1,790 01
1892....		3,649,380	35,423 59	3-4	26,567 69
1890....	Three years....	35,196,508	365,408 90	1-6	60,901 48
1891....		39,542,795	430,495 45	1-2	215,247 73
1892....		45,311,659	481,144 29	5-6	400,953 58
1889....	Four years.....	662,675	7,236 50	1-8	904 56
1890....		794,350	8,669 01	3 8	3,250 88
1891....		772,077	7,925 04	5-8	4,953 15
1892....		1,364,032	14,780 43	7-8	12,932 88
1888....	Five years.....	11,892,684	149,127 68	1-10	14,912 77
1889....		14,067,910	171,419 29	3-10	51,425 79
1890....		14,858,187	176,119 98	1-2	88,059 99
1891....		17,566,799	211,673 14	7-10	148,171 20
1892....		18,224,743	230,152 21	9-10	207,136 99
Totals.....		\$346,399,217	\$4,047,981 56		\$2,112,831 71

Premiums received since the organization of the Company...	\$52,018,909 98
Losses paid since the Company organized.....	31,146,744 52
Cash dividends paid stockholders	5,845,000 00
Stock dividends declared	Nothing.
Stock owned by directors at par value	82,200 00
Loaned to stockholders not officers.....	85,630 00
Loaned to officers and directors.....	88,000 00
Losses incurred during the year.....	2,110,136 46

Special deposits in other States and Country for the exclusive protection of policy-holders there—

State or Country.	Value of Deposit.	Total Liabilities Therein.	Excess of Deposit.
Oregon.....	\$54,500 00	\$21,767 35	\$32,732 65
Georgia.....	29,000 00	33,804 59	.....
Canada.....	127,750 00	136,338 95	.....
Totals.....	\$211,250 00	\$191,910 89	\$32,732 65

SECURITY INSURANCE COMPANY.

Business in Connecticut, 1892.

Fire risks taken, no inland.....	\$8,545,702 00
Premiums received.....	80,286 48
Losses paid.....	44,704 91
Losses incurred.....	47,387 19

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

Commenced Business, April, 1841.

CHARLES S. LEETE, *President*,H. MASON, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$300,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$46,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due	162,350 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of foreclosure).	2,500 00
Interest due and accrued on bond and mortgage loans.....	1,191 46
Value of lands mortgaged.....	\$418,575 00
Buildings, insured for \$120,700.00.....	120,700 00
Total	\$539,275 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
Omaha City, Neb., 5 p.c.....	\$10,000 00	\$10,500 00
Council Bluffs, 6 p.c.....	4,000 00	4,200 00
Superior, Wis., 6 p.c....	10,000 00	10,000 00
RAILROAD BONDS—		
C., M. & St. Paul, 1st m., 6 p.c.	5,000 00	5,850 00
Minn. & St. L., 1st m., 7 p.c....	4,000 00	5,200 00
Savannah & West, 1st m., 5 p.c.	10,000 00	7,500 00
N. Y. & N. E., 2d m., 6 p.c ...	5,000 00	5,100 00
Columbus & Hocking Coal & Iron Co., 1st m., 6 p.c.....	10,000 00	10,000 00

	Par Value.	Market Value.	
RAILROAD STOCKS —			
N. Y., N. H. & Hartford.....	15,000 00	38,550 00	
Chicago, Rock Island & Pac....	11,000 00	9,130 00	
C., C., C. & St. L., pfd.....	10,000 00	9,400 00	
BANK STOCKS —			
Tradesmen's Nat'l, New Haven,	16,000 00	23,200 00	
Second " "	10,000 00	17,000 00	
Merchants' " "	13,300 00	12,502 00	
Yale " "	16,300 00	18,256 00	
New Haven " "	19,000 00	32,680 00	
N. H. County " "	18,090 00	25,687 80	
American Ex. Nat'l, New York..	10,000 00	15,700 00	
Commerce Nat'l, New York....	5,000 00	9,950 00	
MISCELLANEOUS —			
New Haven Water Co. stock...	8,800 00	17,952 00	
Southern N. E. Tel. Co. stock..	5,000 00	3,500 00	
Macon, Ga., Gas, Water & Light			
Co., 1st m., 6 p.c.....	10,000 00	8,000 00	
Totals	\$225,490 00	\$299,857 80	299,857 80

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
New Haven Water Co. stock.	\$500	\$1,020	\$800	
City Bank, New Haven, stock.	2,300	2,875 }	2,500	
Mech's Bank, N. H., stock....	360	390 }		
Third Nat'l Bank, Rockford,				
Ill., stock.....	3,000	6,000	5,000	
Kansas City, Mo., R. E., 1st m.	7,500	7,500	5,000	
U. S. Rubber Co., pfd stock	5,000	5,000	4,000	
Herring-Hall-Marvin Co., pfd.			.	
stock....	2,000	2,000	1,500	
N. Y. & N. E. R. R., 1stm. bds.	5,000	5,500 }	5,000	
Boston Electric Light Co., stk.	1,000	1,150 }		
Totals	\$26,660	\$31,435	\$23,800	23,800 00

Cash in Company's principal office.....	83 00
Cash in Bank.....	77,686 64
Interest due and accrued on stocks	598 67
Interest due and accrued on collateral loans.....	869 75
Gross premiums in due course of collection.....	78,622 16
Bills receivable, not matured, taken for premiums.....	5,562 01
Rents due and accrued.....	Nothing.
Reinsurance due.....	1,031 78
Assets of the Company at their actual value.....	\$700,153 27

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,482 67	
Losses reported and unadjusted.....	42,896 48	
Losses resisted.....	1,150 00	
Gross amount of unpaid losses.....	<u>\$46,529 15</u>	
Deduct reinsurance.....	4,060 30	
Net amount of unpaid losses.....		\$42,468 85
Unearned premiums on risks, one year or less,	\$172,136 27	
Unearned premiums on risks, more than one		
year.....	148,357 31	
Unearned premiums on inland risks.....	11,041 84	
Unearned premiums on marine risks.....	<u>7,703 17</u>	
Unearned premiums as computed above.....		339,238 59
Commissions and brokerage.....		13,077 56
Return premiums.....		2,153 89
Reinsurance.....		5,710 44
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....		<u>\$402,649 33</u>
Capital stock.....		250,000 00
Surplus beyond all liabilities.....		<u>47,503 94</u>
Total liabilities, including capital and surplus.....		\$700,153 27

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$677,383 20	\$93,713 54	
Deduct reinsurance, rebate, abatements, and return premiums..	187,211 20	11,673 79	
Actual cash premiums ..	<u>\$490,172 00</u>	<u>\$82,039 75</u>	\$572,211 75
Notes received for premiums remaining unpaid,		4,986 76	
Interest on mortgages of real estate.....			10,054 87
Interest on loans and bonds, and dividends on stocks.....			15,037 72
From all other sources.....			<u>228 40</u>
Actual cash income.....			\$597,532 74

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (inc. \$48,095.32 occurring in previous years)..	\$340,366 09	\$95,690 73	
Deduct salvage and reinsurance..	35,290 83	22,366 02	
Net amount paid for losses,	<u>\$305,075 36</u>	<u>\$73,324 71</u>	\$378,400 07
Cash dividends.....			Nothing.
Commissions and brokerage.....			137,659 46
Salaries and fees.....			50,027 61
Taxes.....			<u>5,557 91</u>
Actual cash expenditure.....			\$571,645 05

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$58,109,661	\$642,464 99
Written or renewed during the year.....	52,305,795	678,208 32
Totals	\$110,415,456	\$1,320,673 31
Deduct those expired and marked off.....	43,080,276	618,714 11
In force at the end of the year.....	\$67,335,180	\$701,959 20
Deduct amount reinsured.....	6,331,010	85,198 61
Net amount in force.....	\$61,004,170	\$616,760 59

	Marine and Inland.	Premiums.
In force at the end of the year.....	\$1,330,537	\$29,786 85

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$33,944,886	\$344,272 54	1-2	\$172,136 27
1891....	} Two years.....	164,064	1,738 61	1-4	434 65
1892....		203,135	1,926 11	3-4	1,444 58
1890....	} Three years.....	5,190,196	54,543 82	1-6	9,090 63
1891....		5,309,693	52,180 83	1-2	26,090 00
1892....		8,265,762	72,167 58	5-6	60,139 65
1889....	} Four years.....	55,283	779 81	1-8	97 47
1890....		55,800	818 02	3-8	306 75
1891....		97,385	962 11	5-8	601 30
1892....		60,691	717 88	7-8	628 15
1888....	} Five years.....	991,927	11,112 73	1-10	1,111 27
1889....		1,310,628	13,683 93	3-10	4,105 17
1890....		1,866,294	20,045 27	1-2	10,022 63
1891....		1,421,161	16,378 34	7-10	11,464 83
1892....		2,047,765	25,069 10	9-10	22,562 19
1891....	Six years.....	4,500	184 99	5-6	154 16
1889....	Seven years....	5,000	54 75	4-7	31 28
1890....	Seven years....	5,000	49 17	5-7	35 10
1887....	Ten years.....	5,000	75 00	5-10	37 50
Totals.....		\$61,004,170	\$616,760 59		\$320,493 58

Premiums received since the organization of the Company..	\$7,571,358 74
Losses paid since the Company organized	5,152,048 82
Cash dividends paid stockholders.....	409,281 00
Stock dividends declared.....	50,000 00
Stock owned by directors at par value.....	57,500 00
Losses incurred during the year (fire, \$295,926.33; marine and inland, \$75,647.27).....	371,573 60
Amount loaned to stockholders not officers.....	18,000 00
Amount loaned to officers and directors.....	34,800 00

Business in Connecticut, 1892.

	Fire.	Marine and Inland.
Fire, marine, and inland risks.....	\$3,758,472 00	\$26,303,519 00
Premiums received	33,154 86	52,663 26
Losses paid.....	10,927 17	49,012 15
Losses incurred.....	10,141 59	48,587 18

MUTUAL FIRE
INSURANCE COMPANIES
OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1892.



DANBURY MUTUAL FIRE INSURANCE COMPANY,

DANBURY, CONN.

Commenced Business, 1850.

F. S. WILDMAN, *President*.JAMES B. WILDMAN, *Secretary*.

I. ASSETS.

Cash loaned by the Company, secured by mortgage of real estate.....	\$15,350 00
Cash loaned by the Company, secured by endorsed note.....	200 00
Twelve shares Danbury National Bank.....	1,440 00
Cash deposited in the Savings Bank of Danbury.....	11,349 50
Gross assets, except premium notes.....	\$28,339 59
Premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	Nothing.

II. LIABILITIES.

Losses adjusted and unpaid.....	} Nothing.
Losses reported and unadjusted.....	
Losses resisted.....	
Gross premiums on outstanding risks.....	\$2,362 69
Unearned premiums or reinsurance fund.....	\$1,181 34
All other demands against the Company.....	378 59
Gross liabilities.....	\$1,559 93

III. INCOME.

Cash received for premiums.....	\$1,016 89
Deduct amount paid for return premiums.....	12 23
Net amount of cash premiums.....	\$998 66
Cash received for interest on mortgages of real estate.....	1,736 08
Interest and dividends from all other sources.....	Nothing.
Gross cash income.....	\$2,734 74
Premium or deposit notes liable to assessment received during the year.....	Nothing.

IV. EXPENDITURE.

Losses	\$453 97
Commissions and brokerage.....	101 68
Salaries, fees, etc.....	125 00
Taxes.....	197 24
Rents	42 00
All other expenditure.....	14 35
Gross cash expenditure.....	<u>\$934 24</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$653,045 00
Risks written during the year.....	264,230 00
Risks terminated during the year.....	163,830 00
Losses occurring during the year	453 97

FARMERS MUTUAL FIRE INSURANCE COMPANY,

SUFFIELD, CONN.

Commenced Business, 1854.

NELSON N. KING, *President.*W. E. BURBANK, *Secretary.*

I. ASSETS.

Cash in the office of the Company.....	\$60 25
Cash due for premiums unpaid and in course of collection...	39 40
Net amount of unpaid assessments or calls on premium or deposit notes.....	Nothing.
Gross assets, except premium notes.....	<u>\$99 65</u>
Premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$9,363 00

II. LIABILITIES.

Losses adjusted and unpaid.....	} Nothing.
Losses reported and unadjusted.....	
Losses resisted.....	
Due or to become due for borrowed money.....	Nothing.
Gross premiums on outstanding risks.....	\$390 19
Unearned premiums or reinsurance fund.....	\$195 10
All other damages against the Company.....	<u>Nothing.</u>
Gross liabilities.....	\$195 10

III. INCOME.

Cash received for premiums.....	\$34 90	
Deduct amount paid for return premiums.....	Nothing.	
Net cash received for premiums.....		\$34 90
Interest and dividends.....		Nothing.
Amount received for assessments or calls on premium or deposit notes.....		Nothing.
Gross cash income.....		\$34 90
Premium or deposit notes liable to assessment, received during the year.....	\$1,150 00	

IV. EXPENDITURE.

Losses.....		Nothing.
Salaries, fees, etc.....		\$25 00
Interest on borrowed money.....		Nothing.
Taxes.....		10 49
All other payments.....		4 75
Gross cash expenditure.....		\$40 24

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$78,045 00
Risks written during the year.....	9,045 00
Risks terminated during the year.....	9,400 00
Losses occurring during the year.....	Nothing.

FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY,

FARMINGTON, CONN.

Commenced Business, January, 1854.

EDWARD NORTON, *President*.RICHARD H. GAY, *Secretary*.

I. ASSETS.

Cash loaned by the Co. secured by mortgage of real estate ..	\$4,600 00
Keokuk & Des Moines Railroad bonds, 5 p.c., par \$1,000....	1,000 00
Prowess County irrigation bond.....	1,000 00
Cash in office of the Company.....	94 93
Cash in bank.....	2,481 57
Interest due or accrued.....	150 00

Gross assets, except premium notes.....	\$9,326 50.
---	-------------

Premium or deposit notes held by the Company (being 95 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$12,016 00
---	-------------

II. LIABILITIES.

Losses adjusted and unpaid.....	} Nothing.
Losses reported and unadjusted.....	
Losses resisted.....	
Gross premiums on outstanding risks.....	\$642 00
Unearned premiums or reinsurance fund.....	\$321 00
Return premiums due or to become due.....	10 50
Taxes due and accrued.....	68 82
Salaries due.....	50 00
All other demands against the Company.....	10 71
Gross liabilities.....	\$461 03

III. INCOME.

Cash received for premiums.....	\$188 76
Deduct amount paid for return premiums.....	10 55
Net amount of cash premiums.....	\$178 21
Interest on mortgages of real estate.....	196 60
Interest and dividends from other sources.....	153 21
Gross cash income.....	\$528 02
Premium or deposit notes liable to assessment received during the year.....	\$3,611 00

IV. EXPENDITURE.

Losses.....	Nothing.
Salaries and fees.....	\$50 00
Taxes.....	65 81
All other payments.....	10 71
Gross cash expenditure.....	<u>\$126 52</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$93,440 00
Risks written during the year (all for three years).....	26,170 00
Risks terminated during the year.....	28,420 00
Losses occurring during the year.....	Nothing.

GREENWICH MUTUAL FIRE INSURANCE COMPANY.

GREENWICH, CONN.

Commenced Business, November, 1855.

AMOS M. BRUSH, *President*.JOHN DAYTON, *Secretary*.

I. ASSETS.

Cash in the office of the Company.....	\$348 80
Cash in bank.....	<u>6,999 79</u>
Gross assets, except premium notes.....	\$7,348 59
Premium or deposit notes held by the Company (being 145 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$9,845 00

II. LIABILITIES.

Losses adjusted and unpaid.....	} Nothing.
Losses reported and unadjusted.....	
Losses resisted.....	
Gross premiums on outstanding risks.....	\$1,486 23
Unearned premiums or reinsurance fund.....	\$743 11
All other demands against the Company.....	<u>190 00</u>
Gross liabilities.....	\$933 11

III. INCOME.

Cash received for premiums.....	\$348 80
Deduct amount paid for return premiums.....	Nothing.
Net cash received for premiums.....	\$348 80
Interest and dividends.....	289 97
Gross cash income.....	\$638 77

IV. EXPENDITURE.

Losses.....	\$905 00
Salaries, fees, etc.....	150 00
Taxes.....	55 11
Rents.....	25 00
All other payments.....	15 00
Gross cash expenditure.....	\$1,150 11

V. GENERAL ITEMS.

Risks outstanding at the end of the year...	\$199,323 50
Risks written during the year.....	54,267 50
For the term of one year.....	16,225 00
For a term of more than one and not more than three years.....	20,100 00
For a term of more than three years.....	17,942 50
Risks terminated during the year.....	56,770 00
Losses occurring during the year.....	905 00

HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business 1831.

W. E. SUGDEN, *President.*WM. A. ERVING, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
Hartford town.....	\$20,000 00	\$18,000 00
Hartford city.....	15,000 00	15,150 00
New Haven town.....	15,000 00	13,500 00
Middletown town, 4 p.c.....	27,000 00	27,000 00
Columbus, Ohio.....	3,000 00	3,000 00

	Par Value.	Market Value.	
RAILROAD STOCKS AND BONDS—			
Chic., Bur. & Quincy stock....	28,600 00	27,170 00	
N. Y., N. H. & H. stock.....	30,000 00	72,000 00	
Pennsylvania stock.....	15,200 00	15,200 00	
C., R. I. & Pacific stock	16,500 00	12,375 00	
Rensselaer & Saratoga stock...	20,000 00	33,000 00	
Hartford & Weth. H. R. R. stk.	5,000 00	5,000 00	
Peoria & Bureau Valley stock..	17,800 00	19,580 00	
N. H. & Northampton stock...	20,000 00	15,000 00	
Chicago & Southwestern bonds.	20,000 00	20,400 00	
H. R. & P. C. bonds.....	10,000 00	11,000 00	
Pitts., Ft. Wayne & Chicago stk.	20,000 00	27,000 00	
Morris & Essex.....	10,000 00	13,000 00	
Baltimore & Ohio bonds.....	5,000 00	5,000 00	
Winona & St. Peter bonds.....	15,000 00	15,750 00	
Utica, Chen., & Susq. Val. stk.	5,000 00	5,000 00	
Delaware & Hudson Canal bds.	5,000 00	6,000 00	
Morris & Essex bonds.....	12,000 00	13,200 00	
Chicago, R. I. & P. Extension.	15,000 00	15,000 00	
C. Junc. & Union Stk. Yard bds.	5,000 00	5,000 00	
Baltimore Belt.....	5,000 00	5,000 00	
Chicago, Bur. & Quincy bonds.	6,000 00	6,000 00	
BANK STOCKS—			
Ætna National.....	700 00	875 00	
Hartford National	7,100 00	10,650 00	
American National.....	4,000 00	4,800 00	
National Exchange.....	5,900 00	7,080 00	
Phoenix National.....	1,800 00	2,160 00	
Mercantile National.....	600 00	540 00	
Charter Oak National.....	400 00	400 00	
MISCELLANEOUS—			
Hartford Steam Boiler Inspec-			
tion and Insurance Co.....	10,000 00	20,000 00	
No. W. Tel. Co. stock.....	10,000 00	10,000 00	
Totals.....	\$406,600 00	\$479,830 00	479,830 00
Cash in office of the Company.....			360 86
Cash in bank.....			20,809 06
Cash due for premiums collected and in course of transmission.			523 14
Cash due for premiums unpaid and in course of collection...			Nothing.
Gross assets, except premium notes.....			\$501,523 06
Premium or deposit notes held by the Company			
(being — in number), which are liable to			
future assessment for payment of claims,			
deducting the amount already assessed or			
collected thereon.....		Nothing.	

II. LIABILITIES.

Losses adjusted and unpaid.....	\$175 00	
Losses reported and unadjusted.....	Nothing.	
Losses resisted.....	Nothing.	
Gross amount of unpaid losses.....		\$175 00
Gross premiums on outstanding risks.....	\$133,673 79	
Deduct amount paid for reinsurance.....	1,744 32	
Net premiums on outstanding risks.....	\$131,929 47	
Unearned premiums or reinsurance fund.....		65,964 73
Taxes due and accrued.....		3,318 66
All other demands against the Company.....		400 00
Gross liabilities.....		\$69,858 39

III. INCOME.

Cash received for premiums	\$45,376 61	
Deduct amount paid for return premiums.....	1,130 11	
Net amount of cash premiums.....		\$44,246 50
Interest and dividends.....		24,862 34
Gross cash income		\$69,108 84
Premium or deposit notes liable to assessment received during the year.....	Nothing.	

IV. EXPENDITURE.

Losses	\$31,687 04	
Commissions and brokerage	6,484 53	
Salaries, fees, etc.....	6,300 00	
Taxes.....	3,138 31	
Rents.....	500 00	
All other payments.....	3,733 78	
Gross cash expenditure		\$51,843 66

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$24,345,235 92	
Risks written during the year.	8,560,967 33	
For a shorter term than one year	31,230 00	
For the term of one year.....	160,600 00	
For a term of more than one and not more than three years.....	7,921,210 66	
For a term of more than three years	447,926 67	
Risks terminated during the year.....	7,865,649 51	
Losses occurring during the year.....	29,262 04	

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD, CONN.

Commenced Business, June, 1833.

CHARLES B. ANDREWS, *President.*HENRY W. WESSELLS, *Secretary.*

I. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS —			
New Britain city.....	\$2,000 00	\$2,010 00	
Hartford city	2,000 00	2,000 00	
Litchfield town order.....	1,500 00	1,500 00	
RAILROAD BONDS —			
New Haven & Northampton...	3,000 00	3,006 00	
New York & Harlem.....	5,000 00	6,000 00	
New York, Providence & Boston	32,000 00	32,960 00	
Northwestern	1,000 00	1,200 00	
Chic., Mil. & St. Paul, Mineral			
Point ex.....	2,000 00	2,040 00	
Chic., Mil. & St. Paul, S.W.Div..	2,000 00	2,200 00	
Chicago & Northwestern R. R.	2,000 00	2,068 00	
Totals.....	\$52,500 00	\$54,984 00	\$54,984 00
Cash loaned by the Company, secured by mortgage of real estate			16,850 00
All other cash loans.....			1,000 00
Cash in the office of the Company.....			20 00
Cash in bank.....			27,733 73
Cash due for premiums collected and in course of transmission.....			3,839 69
Interest due and accrued.....			665 57
Gross assets.....			\$105,092 99
Amount of premium or deposit notes liable to assessment...			Nothing.

II. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$446 36
Losses resisted.....	600 00
Gross amount of unpaid losses.....	\$1,046 36

Gross premiums on outstanding risks.....	\$14,177 11	
Unearned premiums or reinsurance fund.....		7,088 55
Taxes.....		775 00
Rents.....		50 00
All other demands against the Company.....		243 13
Gross liabilities		<u>\$9,203 04</u>

III. INCOME.

Cash received for premiums.....	\$5,874 15	
Deduct amount paid for return premiums.....	Nothing.	
Net amount of cash premiums.....		\$5,874 15
Interest on mortgages of real estate.....		1,004 36
Interest and dividends from other sources.....		3,842 81
Rents.....		Nothing.
Gross cash income.....		<u>\$10,721 32</u>

IV. EXPENDITURE.

Losses.....	\$6,414 87	
Commissions and brokerage.....	425 12	
Salaries and fees.....	1,400 00	
Taxes.....	767 88	
Rents.....	50 00	
All other payments	140 30	
Gross cash expenditure.....		<u>\$9,198 17</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$3,982,143 00	
Risks written during the year.....	1,299,060 00	
For a shorter term than one year.....	Nothing.	
For the term of one year	Nothing.	
For a term of more than one and not more than three years.....	All.	
Risks terminated during the year.....	1,465,198 00	
Losses occurring during the year.....	5,961 23	

MADISON MUTUAL FIRE INSURANCE COMPANY,

MADISON, CONN.

Commenced Business, October, 1855.

JOHN N. CHITTENDEN, *President*.S. H. CHITTENDEN, *Secretary*.

I. ASSETS.

Cash loaned by the Company, secured by mortgage on real estate.....	\$4,800 00
All other cash loans.....	1,120 00
Cash in the office of the Company.....	369 31
Cash due for premiums unpaid and in course of collection...	43 78
Interest due and accrued.....	Nothing.
Gross assets, except premium notes.....	\$6,333 09
Premium or deposit notes held by the company (being 360 in number) liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$31,603 80

II. LIABILITIES.

Losses adjusted and unpaid.....	} Nothing.
Losses reported and unadjusted.....	
Losses resisted.....	
Gross premiums on outstanding risks	\$1,580 19
Unearned premiums or reinsurance fund.....	\$790 09
Taxes due and accrued.....	47 50
All other demands against the company.....	60 22
Gross liabilities.....	\$897 81

III. INCOME.

Cash received for premiums.....	\$492 66
Deduct for return premiums and reinsurance...	4 12
Net amount of cash premiums.....	\$488 54
Interest on mortgages of real estate.....	204 30
Interest and dividends from all other sources.....	76 96
Gross cash income.....	\$769 80
Premium or deposit notes liable to assessment received during the year.....	\$5,608 10

IV. EXPENDITURE.

Losses.....	Nothing.
Salaries and fees.....	\$48 00
Taxes.....	44 74
Cash premiums returned during the year as profits.....	None.
All other payments.....	77 18
Gross cash expenditure.....	\$169 92

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$315,840 00
Amount of risks written during the year.....	57,880 00
Amount of risks terminated during the year.....	49,745 00
Losses occurring during the year.....	Nothing.

MIDDLESEX MUTUAL ASSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business, June, 1836.

O. VINCENT COFFIN, *President.*C. W. HARRIS, *Secretary.*

I. ASSETS.

Real estate owned by the Company unencumbered	\$180,000 00
Cash loaned by the Company, secured by mortgage of real estate.....	5,800 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL AND COUNTY BONDS —		
Middletown town, untax., 4 p.c.	\$45,000 00	\$45,000 00
Portland town, untax.	100,000 00	100,000 00
Jeffersonville, Ind., city, 7 $\frac{3}{8}$ p.c.	10,000 00	10,000 00
Evansville, Ind., city, 4 p.c.	5,000 00	4,500 00
RAILROAD BONDS —		
D. & H. Canal Co., 7 p.c.	10,000 00	13,700 00
Columbus, Hocking Valley & Toledo, 5 p.c.	10,000 00	9,000 00
RAILROAD STOCKS —		
N. Y. Central & Hudson River.	20,000 00	21,800 00
Chic., Rock Island & Pacific....	25,000 00	20,750 00
N. Y., N. H. & Hartford.....	30,000 00	76,500 00
Chicago, Burlington & Quincy..	20,000 00	19,400 00
Chicago & Northwestern, com..	20,000 00	22,200 00
Chicago & Northwestern, pref..	20,000 00	28,200 00

	Par Value.	Market Value.	
BANK STOCKS—			
Middletown Nat'l, Middletown.	12,750 00	17,000 00	
Middlesex Co. Nat'l, "	8,500 00	8,500 00	
Central Nat'l, "	2,250 00	3,000 00	
Am. Ex. Nat'l., New York.. .	5,500 00	8,250 00	
First National, Middletown....	15,000 00	15,000 00	
First National, Portland.....	1,000 00	1,000 00	
MISCELLANEOUS—			
N. L. & Tr. Co. deb. bds., 6 p.c.	77,000 00	77,000 00	
Midl'x Bkg. Co. deb. bds., 6 p.c.	10,000 00	10,000 00	
Am. Water Works bds., 6 p c..	10,000 00	10,000 00	
Totals.	\$457,000 00	\$520,800 00	520,800 00
Cash in bank.....			15,149 60
Cash due for premiums collected and in course of transmission.....			8,916 79
Interest due or accrued.....			Nothing.
Gross assets.....			\$730,666 39
Premium or deposit notes.....		Nothing.	

II. LIABILITIES.

Losses adjusted and unpaid.....		\$997 08
Losses reported and unadjusted.....		3,590 00
Losses resisted.....		2,050 00
Gross premiums on outstanding risks.....	\$275,811 01	
Deduct reinsurance	16 37	
Net premium on outstanding risks.....	\$275,794 64	
Unearned premiums or reinsurance fund.....		137,897 32
Taxes due and accrued.....		4,385 02
All other demands against the Company.....		25,000 00
Gross liabilities.....		\$173,919 42

III. INCOME.

Cash received for premiums.....	\$79,670 96	
Deduct amount paid for return premiums.....	4,995 93	
Net cash premiums.....		\$74,675 03
Interest on mortgages of real estate.....		Nothing.
Interest and dividends from all other sources.....		29,513 37
Rents.....		10,783 32
From all other sources.....		Nothing.
Gross cash income.....		\$114,971 72

IV. EXPENDITURE.

Losses.....	\$46,868 53
Commissions and brokerage.....	10,348 95
Salaries, fees, etc.....	12,000 00
Interest.....	347 00
Taxes	5,558 08
All other payments.....	9,272 96
Gross cash expenditure	<u>\$84,395 72</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$36,109,423 09
Risks written during the year.....	11,634,357 48
For a shorter term than one year.....	137,895 00
For the term of one year.....	490,539 00
For a term of more than one and not more than three years.....	6,780,485 15
For a term of more than three years.....	4,225,438 33
Risks terminated during the year.....	10,372,311 58
Losses occurring during the year.....	44,848 86

MUTUAL ASSURANCE COMPANY OF THE CITY OF NORWICH,

NORWICH, CONN.

Commenced Business, 1794.

ASA BACKUS, *Secretary*.

I. ASSETS.

Stocks and Securities owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS —			
Norwich Savings Society.....	\$5,800 00	\$5,800 00	
Merchants National.....	400 00	400 00	
First National.....	200 00	200 00	
Totals	<u>\$6,400 00</u>	<u>\$6,400 00</u>	\$6,400 00
Cash in office.....			443 56
Cash in bank.....			<u>6,000 00</u>
Gross assets.....			<u>\$12,843 56</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.	
Losses reported and unadjusted.....	Nothing.	
Losses resisted.....	Nothing.	
Gross premiums on outstanding risks.....	\$473 91	
Unearned premiums or reinsurance fund.....		\$236 95
Unpaid dividends.....		407 72
Gross liabilities.....		<u>\$644 67</u>

III. INCOME.

Cash received for premiums.....	\$473 91	
Interest and dividends.....		508 00
Gross cash income.....		<u>\$981 91</u>

IV. EXPENDITURE.

Losses	\$6 66	
Salaries, fees, etc.....	200 00	
Taxes.....	98 80	
All other payments	6 50	
Gross cash expenditure.....		<u>\$311 96</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$186,640 00	
Risks written during the year.....	186,640 00	
For the term of one year.....	186,640 00	
Risks terminated during the year.....	187,540 00	
Losses occurring during the year.....	6 66	

MUTUAL FIRE INSURANCE COMPANY OF HARWINTON,

HARWINTON, CONN.

Commenced Business, July, 1856.

ALBERT G. WILSON, *President*.MARVIN PIERCE, *Secretary*.

I. ASSETS.

Cash in the office of the Company and in bank.....	\$136 89
Assessments due and unpaid.....	25 00
All other assets	Nothing.
Gross assets, except premium notes.....	\$161 89
Premium or deposit notes held by the Company (being 242 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$11,989 56

II. LIABILITIES.

Losses adjusted and unpaid.....	} Nothing.
Losses reported and unadjusted	
Losses resisted.....	
Taxes due and accrued.....	
All other demands against the Company....	
Gross liabilities.....	Nothing.

III. INCOME.

Cash received for premiums.....	\$74 50
Cash received for interest.....	Nothing.
Cash received for assessments or calls on premium notes...	1,514 64
Promissory notes, including interest.....	\$167 44
Premium or deposit notes liable to assessment received during the year.....	2,216 50
Gross cash income.....	\$1,589 14

IV. EXPENDITURE.

Losses.....	\$1,571 00
Commissions and brokerage.....	34 50
Taxes.....	11 56
Salaries, fees, etc.....	56 25
All other payments	71 90
Gross cash expenditure.....	\$1,745 21

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY. 65

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$260,965 00
Amount of risks written during the year.....	30,175 00
Amount of risks terminated during the year.....	40,625 00
Losses occurring during the year.....	1,571 00
Assessments on premium or deposit notes.....	1,554 89

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY.

NORWICH, CONN.

Commenced Business, July, 1840.

E. F. PARKER, *President*.

J. F. WILLIAMS, *Secretary*.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
American Exchange Nat'l, N. Y..	\$4,000 00	\$6,240 00	
National Park, “	4,000 00	12,000 00	
Merchants Exchange Nat'l, N. Y.	600 00	780 00	
Nat'l Bank of Commerce, “	1,000 00	1,990 00	
Corn Exchange, “	2,000 00	5,200 00	
Bank of America, “	1,000 00	2,150 00	
Second Nat'l, Norwich, “	3,300 00	3,396 00	
MISCELLANEOUS—			
Norwich City Gas Co.....	9,550 00	10,696 00	
N. L. N. R.R. Co. bonds	3,000 00	3,300 00	
Great Western Ins. Co., N. Y..	300 00	60 00	
Bohn Mfg. Co., St. Paul, Minn..	8,000 00	8,000,00	
Kal., Alleg. & G. R. R.R. Co., bonds.....	4,000 00	4,800 00	
Nebraska Loan & Trust Co., deb. bonds.....	1,500 00	1,500 00	
Jarvis-Conklin Mort. Trust Co..	3,500 00	3,500 00	
Totals	\$45,750 00	\$63,612 00	\$63,612 00
Cash loaned by the Company, secured by mortgage of real estate.....			2,966 88
All other cash loans made by the Company.....			2,260 00
Cash in office of the Company.....			319 78

Cash in bank.....	34,567 85
Cash due for premiums collected and in course of transmission	451 73
Gross assets.....	\$104,178 24
Premium notes liable to assessment.....	Nothing.

II. LIABILITIES.

Losses adjusted and unpaid.....	\$600 00
Losses reported and unadjusted.....	} Nothing.
Losses resisted.....	
Gross premiums on outstanding risks.....	\$45,239 38
Unearned premiums or reinsurance fund.....	22,619 69
Gross liabilities.....	\$23,219 69

III. INCOME.

Cash received for premiums.....	\$18,416 27
Deduct amount paid for return premiums.....	873 00
Net cash premiums.....	\$17,543 27
Interest on mortgages of real estate.....	} 4,509 46
Interest and dividends from all other sources.....	
Gross Cash income.....	\$22,052 73

IV. EXPENDITURE.

Losses	\$10,101 31
Commissions and brokerage.....	3,325 83
Salaries, fees, etc.....	1,835 00
Taxes.....	732 19
Rents.....	75 00
All other payments.....	700 21
Gross cash expenditure.....	\$16,769 54

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$6,901,748 12
Risks written during the year.....	2,931,612 84
For a shorter term than one year.....	82,439 00
For the term of one year.....	204,756 84
For a term of more than one and not more than three years.....	2,173,663 34
For a term of more than three years.....	470,753 66
Risks terminated during the year	1,855,314 93
Losses occurring during the year.....	10,701 31

PATRONS MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January, 1888.

GEO. AUSTIN BOWEN, *President*,CHARLES E. BACON, *Secretary*.

I. ASSETS.

Cash in the office of the company.....	Nothing.
Cash in bank	\$924 81
Cash due for premiums collected and in course of transmission.....	316 21
Cash due for premiums unpaid and in course of collection...	103 61
Assessments due and unpaid.....	354 54
Due from other companies.....	1,415 30
Gross assets.....	<u>\$3,114 47</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$900 00
Losses reported and unadjusted.....	2,433 00
Losses resisted.....	Nothing.
	<u>\$3,333 00</u>
Gross premiums on outstanding risks.....	\$8,492 65
Deduct amount paid for reinsurance.....	995 32
Net premiums on outstanding risks ...	<u>\$7,497 33</u>
Unearned premiums or reinsurance fund.....	\$3,748 66
Rents due	15 00
Salaries, fees, etc.....	109 37
Gross Liabilities.....	<u>\$7,206 03</u>

III. INCOME.

Cash received for premiums.....	\$3,649 97
Deduct amount paid for return premiums and reinsurance.....	668 99
Net cash received for premiums.....	<u>\$2,980 98</u>
Received for assessments.....	1,947 86
Gross cash income.....	<u>\$4,928 84</u>

IV. EXPENDITURE.

Losses	\$4,591 98
Salaries, fees, etc.....	578 20
Taxes.....	18 33
Rents	30 00
All other payments.....	167 12
Gross cash expenditure.....	<u>\$5,385 63</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$1,720,528 ⁰⁰ / ₁₀₀ 58
Risks written during the year, all for three years.....	669,013 48
Risks terminated during the year.....	338,050 00
Losses occurring during the year.....	<u>7,924⁰⁰/₁₀₀ 98</u>

ROCKVILLE MUTUAL FIRE INSURANCE COMPANY.

ROCKVILLE, CONN.

Commenced Business, September, 1869.

WM. H. PRESCOTT, *President*.A. T. BISSELL, *Secretary*.

I. ASSETS.

Stocks owned by the Company.

	Par Value.	Market Value.	
STOCKS—			
First National Bank, Rockville..	\$3,000 00	\$3,440 00	
Ætna Insurance Company.....	1,000 00	2,650 00	
Totals	<u>\$4,000 00</u>	<u>\$6,090⁰⁰/₁₀₀</u>	
Cash loaned by the Company, personal security.....		Nothing.	
Cash in the office of the Company.....		Nothing.	
Cash in bank.....		366 ⁰⁰ / ₁₀₀ 07	
Due the Company for office and other premiums unpaid and in course of collection.....		<u>25 65</u>	
Gross assets, except premium notes.....		<u>\$6,481⁰⁰/₁₀₀ 72</u>	

Premium or deposit notes held by the Company
(being 396 in number), which are liable to
future assessment for payment of claims,
deducting the amount already assessed or
collected thereon..... \$10,532 40

II. LIABILITIES.

Losses adjusted and unpaid.....	}	Nothing.
Losses reported and unadjusted.....		
Losses resisted.....		
Gross premiums on outstanding risks, \$2,158 34		
Unearned premiums or reinsurance fund.....		\$1,079 17
Gross liabilities.....		\$1,079 17

III. INCOME.

Cash received for premiums.....	\$700 77	
Deduct for return premiums and reinsurance..	17 68	
Net amount of cash premiums.....		\$683 09
Interest and dividends		377 37
Gross cash income.....		\$1,060 46
Premium or deposit notes liable to assessment received during the year.....	\$3,357 85	

IV. EXPENDITURE.

Losses	\$538 00
Commissions and brokerage.....	102 45
Salaries, fees, etc.....	25 00
Interest on borrowed money	Nothing.
Taxes.....	46 79
All other payments.....	23 00
Gross cash expenditure	\$735 24

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$332,617 00
Risks written during the year.....	97,210 00
For a shorter term than one year	Nothing.
For the term of one year.....	3,650 00
For a term of more than one and not more than three years.....	39,550 00
For a term of more than three years.....	54,010 00
Risks terminated during the year.....	82,690 00
Losses occurring during the year.....	538 00

STATE MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1867.

RALPH GILLET, *President.*ISAAC CROSS, JR., *Secretary.*

I. ASSETS.

Stocks owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
Farmers & Mechanics.....	\$200 00	\$224 00	
Shoe & Leather National, N. Y.	300 00	480 00	
Imp. & Trad. National, N. Y...	500 00	3,125 00	
First National of Hartford.....	600 00	660 00	
Fourth National, New York....	800 00	1 600 00	
Mercantile National, Hartford..	1,000 00	920 00	
Phoenix National.....	1,400 00	1,820 00	
Ætna National.....	2,200 00	3,190 00	
American National.....	1,250 00	1,875 00	
National Exchange.....	1,900 00	2,470 00	
RAILROAD STOCKS—			
Hartford & Conn. Western.....	600 00	204 00	
Rensselaer & Saratoga.....	1,000 00	1,750 00	
New York, New Haven & Hfd..	1,200 00	3,060 00	
Chicago, Burlington & Quincy..	2,200 00	2,200 00	
MISCELLANEOUS—			
Hfd. City Gas Light Co., stk,...	800 00	1,120 00	
Totals.....	\$15,950 00	\$24,698 00	\$24,698 00
Value of real estate owned by the Company unencumbered..			10,450 00
Cash loaned by the Company, secured by mortgage of real estate.....			4,250 00
Cash in the office of the Company..			64 74
Cash in bank.....			598 36
Cash due for premiums collected and in course of transmission.....			465 81
Cash due for premiums unpaid and in course of collection...			63 32
Interest due or accrued.....			129 57
All other property.....			Nothing.
Gross admitted assets, except premium notes			\$40,719 80
Premium or deposit notes held by the Company (being 2,657 in number), liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....			\$35,738 06

II. LIABILITIES.

Losses adjusted and unpaid.....	\$395 00
Losses reported and unadjusted	2,125 00
Losses resisted.....	Nothing.
Gross amount of unpaid losses.....	\$2,520 00
Gross premiums on outstanding risks.....	\$17,869 03
Deduct amount paid for reinsurance ..	483 48
Net premiums on outstanding risks....	\$17,385 55
Unearned premiums or reinsurance fund.....	8,692 78
Taxes due and accrued.....	286 50
Gross liabilities.....	\$11,499 28

III. INCOME.

Cash received for premiums.....	\$7,734 13
Deduct for return premiums and reinsurance...	460 02
Net amount of cash premiums.....	\$7,274 11
Interest on mortgage of real estate.....	300 00
Interest and dividends from other sources.....	1,187 43
Gross cash income.....	\$8,761 54
Premium or deposit notes liable to assessment received during the year.....	\$15,468 26

IV. EXPENDITURE.

Losses	\$4,697 31
Commissions and brokerage.....	951 48
Salaries, fees, and rents.....	3,300 00
Taxes.....	359 11
All other payments	588 41
Gross cash expenditure	\$9,896 31

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$2,912,790 93
Amount of risks written during the year	1,358,894 33
For a shorter term than one year	2,000 00
For the term of one year.....	252,620 00
For a term of more than one and not more than three years.....	1,104,274 33
For a term of more than three years.....	Nothing.
Amount of risks terminated during the year.....	1,387,305 65
Losses occurring during the year	7,396 56

TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY.

TOLLAND, CONN.

Commenced Business, 1828.

WILLIAM D. HOLMAN, *President*.EDWARD E. FULLER, *Secretary*.

I. ASSETS.

Value of real estate owned by the Company unencumbered. \$4,450 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
Palatka, Fla., city water.....	\$1,800 00	\$1,800 00	
BANK STOCKS—			
Rockville National.....	8,600 00	8,800 00	
First National, Rockville.....	10,000 00	11,600 00	
Deposit Book Savings, Tolland.	2,000 00	2,000 00	
Deposit Book, Peoples, Rockville.....	2,000 00	2,000 00	
Totals	\$24,400 00	\$26,200 00	26,200 00

Cash loaned by the Company, secured by mortgage of real estate	16,760 00
All other cash loans made by the Company..	125 35
Cash in Company's office.....	3,443 38
Cash in bank	9,734 91
Cash due for premiums collected and in course of transmission	1,502 89
Interest due or accrued.....	2,000 00
Gross assets, except premium notes.....	\$64,216 53

Premium or deposit notes held by the Company
 (being 7,368 in number) liable to future
 assessment for payment of claims, deduct-
 ing the amount already assessed or col-
 lected thereon..... \$146,788 76

II. LIABILITIES.

Losses adjusted and unpaid.....	\$5,544 39
Losses reported and unadjusted	Nothing.
Losses resisted.....	Nothing.
Gross premiums on outstanding risks.....	<u>\$73,394 38</u>
Unearned premiums or reinsurance fund.....	36,697 19
Taxes due and accrued.....	<u>440 04</u>
Gross liabilities.....	\$42,681 62

III. INCOME.

Cash received for premiums.....	\$27,247 60
Deduct amount paid for return premiums.....	<u>1,335 96</u>
Net amount of cash premiums.....	\$25,911 64
Interest on mortgages of real estate.....	547 50
Interest and dividends from other sources.....	1,411 26
Rents	<u>90 90</u>
Gross cash income.....	\$27,961 30
Premium or deposit notes liable to assessment received during the year.....	\$53,820 20

IV. EXPENDITURE.

Losses	\$15,709 68
Commissions and brokerage.....	4,130 11
Salaries, fees, etc.....	2,423 00
Taxes.....	434 26
All other payments.....	<u>3,086 50</u>
Gross cash expenditure.....	\$25,783 55

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$8,579,298 25
Amount of risks written during the year.....	2,915,326 00
For a shorter term than one year.....	132,153 59
For the term of one year.....	691,835 82
For a term of one and not more than three years.....	1,149,430 26
For a term of more than three years.....	941,906 33
Amount of risks terminated during the year.....	3,106,202 80
Losses occurring during the year.....	18,005 53

WASHINGTON MUTUAL FIRE INSURANCE COMPANY,

WASHINGTON, CONN.

Commenced business, March, 1862.

C. H. MASON, *President*.S. J. LOGAN, *Secretary*.

I. ASSETS.

Cash in Company's office.....	}	Nothing.
Cash in bank.....		
Cash due for premiums collected and in course of transmission		
Premium or deposit notes held by the Company (being 320 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....		\$17,541 34

II. LIABILITIES.

Losses adjusted and unpaid.....	}	None.
Losses reported and unadjusted.		
Losses resisted ..		
Gross premiums on outstanding risks.....		\$1,384 42
Unearned premiums or reinsurance fund.		\$692 21
Borrowed money		91 01
Gross liabilities		\$783 22

III. INCOME.

Cash received for premiums.....	\$629 72
Deduct amount paid for return premiums.....	Nothing.
Net cash received for premiums.....	\$629 72
Interests and dividends from all other sources.....	4 00
Gross cash income.....	\$633 72
Premium or deposit notes liable to assessment, received during the year.....	\$7,269 37

IV. EXPENDITURE.

Losses.....	\$766 60
Salaries, fees, etc.....	91 63
Taxes	1 20
Printing.....	22 50
Gross cash expenditure.....	\$881 93

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$545,286 00
Risks written during the year.....	229,510 00
Risks terminated during the year.....	216,960 00
Losses occurring during the year.....	766 60

WINDHAM COUNTY MUTUAL FIRE INSURANCE COMPANY,

BROOKLYN, CONN.

Commenced Business, 1826.

DAVID GREENSLIT, *President*.JAMES C. PALMER, *Secretary*.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Hartford., water, 6 p.c..	\$4,000 00	\$4,000 00	
City of Norwich, s. f., 5 p.c.	5,000 00	5,000 00	
RAILROAD BONDS—			
Chic. & Northwes'n, con., 7 p.c.	6,000 00	8,160 00	
Union Pacific, 1st m., 6 p.c.....	2,000 00	2,220 00	
St. Paul & Sioux City, 6 p.c....	5,000 00	6,000 00	
Omaha & St. Louis, 1st m., 4 p.c.	6,000 00	3,600 00	
Evansville & Terre Haute, 5 p.c.	3,000 00	3,000 00	
RAILROAD STOCKS—			
Omaha & St. Louis.....	4,800 00	240 00	
BANK STOCKS—			
Windham County National.....	7,700 00	7,700 00	
Thames National.....	1,000 00	1,400 00	
Totals.....	\$44,500 00	\$41,320 00	\$41,320 00
Cash loaned by the Company.....			None.
Cash in the office of the Company.....			189 50
Cash in bank			5,667 20
Cash due the Company for premiums unpaid and in course of collection.....			1,529 10
Gross assets, except premium notes.....			\$48,705 80
Premium or deposit notes held by the Company (being — in number), which are liable to future assessment for the payment of claims, deducting the amount already assessed or collected thereon.....			\$256,457 45

II. LIABILITIES.

Losses unadjusted and unpaid	\$2,700 00
Losses reported and unadjusted.....	Nothing.
Losses resisted	Nothing.
Gross premiums on outstanding risks.....	\$51,291 48
Unearned premiums or reinsurance fund.....	25,645 74
Gross liabilities.....	\$28,345 74

III. INCOME.

Cash received for premiums.....	\$14,287 52
Deduct amount paid for return premiums.....	1,361 70
Net amount of cash premiums.....	\$12,925 82
Interest and dividends.....	2,499 23
Gross cash income.....	\$15,425 05
Premiums or deposit notes liable to assessment received during the year.....	\$66,215 65

IV. EXPENDITURE.

Losses.....	\$14,878 44
Commissions and brokerage.....	1,931 84
Salaries, fees, etc.....	1,627 91
Taxes.....	365 44
Rents.....	100 00
All other payments.....	201 29
Gross cash expenditure.....	\$19,104 92

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$6,480,764 00
Risks written during the year.....	1,732,515 00
For the term of one year.....	190,928 00
For a term of more than one and not more than three years.....	759 337 00
For a term of more than three years.....	782,250 00
Risks terminated during the year.....	1,804,637 00
Losses occurring during the year.....	17,578 44

FIRE AND FIRE & MARINE
INSURANCE COMPANIES
OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1892.



AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, NEW YORK.

JEAN R. STEBBINS, *President.*

H. M. STEVENS, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$244,442 37
Loans on bond and mortgage (first liens), not more than one year's interest due	1,138,631 02
Loans on bond or mortgage (first liens), more than one year's interest due (of which \$117,398.57 is in process of foreclosure)	132,098 57
Interest due and accrued on bond and mortgage loans	49,230 52
Value of mortgaged premises.....	\$2,863,785 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Richmond.....	\$25,000 00	\$25,000 00	
City of Kingston	144,700 00	156,276 00	
RAILROAD BONDS—			
Union Pacific.....	2,000 00	2,200 00	
RAILROAD STOCKS—			
N. Y. Central & Hudson River,	60,000 00	65,700 00	
Illinois Central, leased lines....	1,700 00	1,530 00	
Illinois Central.....	20,000 00	19,950 00	
BANK STOCKS—			
Watertown National.....	5,000 00	9,000 00	
National Union.....	13,600 00	22,100 00	
MISCELLANEOUS—			
Western Union Telegraph	38,500 00	37,152 50	
Dexter Sulph'e & Pulp Co. bds.	5,000 00	5,000 00	
Excelsior Carriage Co. stk.....	2,500 00	2,500 00	
Union Building & Loan Co ...	5,000 00	5,000 00	
Totals	\$323,600 00	\$351,408 50	351,408 50

Loans on Collateral

	Par Value.	Market Value.	Amt. Loaned.	
Bagley & Sewall Co. stk.	\$23,700 00	\$23,700 00	\$10,000 00	
Trinidad Asphalt Paving Co. stk.	15,000 00	22,500 00	8,000 00	
Watertown Nat'l Bk. stk.	1,500 00	2,700 00	1,075 00	
Ogdensburg & L. Champlain R.R. stk.	4,000 00	4,000 00	2,000 00	
W'town. Sp. Wag. Co. stk	7,000 00	10,500 00	7,000 00	
Chic. & Alton R.R. stk..	4,400 00	6,380 00	3,899 91	
Western Union Tel. stk..	2,000 00	1,930 00	950 00	
Watertown Nat'l Bk. stk.	1,000 00	1,800 00	2,000 00	
Mortgage.	4,075 00	4,075 00		
Ist N. Bk. of Carthage stk.	5,000 00	6,250 00	5,000 00	
Mortgages.	400 00	400 00	400 00	
Mortgages.	5,500 00	5,500 00	5,250 00	
Mortgages.	3,500 00	3,500 00	1,096 24	
Mortgages.	40,000 00	40,000 00	16,500 00	
Mortgages.	400 00	400 00	400 00	
Town of Clayton bds....	500 00	600 00	1,186 80	
Town of Wilna bds.	1,000 00	1,200 00		
Totals.	\$118,975 00	\$135,435 00	\$64,757 95	64,757 95

Cash in Company's principal office.	6,849 71
Cash in bank.	259,317 83
Interest due and accrued on stocks.	585 00
Interest due and accrued on collateral loans.	2,069 56
Gross premiums in due course of collection.	121,870 70
Bills receivable not matured taken for premiums.	18,367 77

Assets of the Company at their actual value \$2,389,629 50

III. LIABILITIES.

Losses adjusted and unpaid.	\$26,437 76	
Losses reported and unadjusted.	32,817 63	
Losses resisted.	20,016 00	
Gross amount of unpaid losses.		\$79,271 39
Unearned premiums on risks, one year or less..	\$89,949 19	
Unearned premiums on risks, more than one year.	1,326,475 95	
Unearned premiums as computed above.		1,416,425 14
Commissions and brokerage.		28,131 70
Cash dividends remaining unpaid.		5 00
Special deposit in Canada in excess of present liabilities therein.		65,878 80
Total liabilities, except capital and surplus.	\$1,589,712 03	
Capital stock.	500,000 00	
Surplus beyond all liabilities.	299,917 47	
Total liabilities, including capital and surplus.		\$2,389,629 50

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,166,814 02	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	153,904 18	
Notes received for premiums unpaid	\$18,367 77	
Actual cash premiums.....		1,012,909 84
Interest on mortgages of real estate.....		82,509 05
Interest on loans and bonds, and dividends on stock.....		24,420 02
Rents		3,346 65
Actual cash income.....		\$1,123,185 56

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$54,673.64 occurring in previous years).....	\$592,774 60	
Deduct salvage and reinsurance.....	21,056 25	
Net amount paid for losses.....		\$571,718 35
Cash dividends.....		50,015 00
Commissions and brokerage.....		208,332 40
Salaries and fees.....		128,174 89
Taxes.....		20,810 24
All other payments.....		64,502 70
Actual cash expenditure.....		\$1,043,553 58

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
Gross amount in force on the 31st day of Decem- ber of the preceding year.....	\$263,628,371	\$2,590,250 14
Written or renewed during the year.....	127,973,341	1,193,574 59
Totals.....	\$391,601,712	\$3,783,824 73
Deduct those expired and marked off.....	106,963,196	991,128 22
In force at the end of the year.....	\$284,638,516	\$2,792,696 51
Deduct amount reinsured.....	8,312,000	70,744 00
Net amount in force.....	\$276,326,516	\$2,721,952 51

Recapitulation of Fire Risks and Premiums

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premium unearned.
1892....	One year or less.	\$21,852,003	\$179,898 38	1-2	\$89,949 19
1890....	Three years....	63,061,563	581,522 08	1-6	96,920 35
1891....		62,892,877	576,549 20	1-2	288,274 60
1892....		74,266,038	691,565 37	5-6	576,304 47
1888....		8,608,537	115,030 46	1-10	11,503 65
1889....	Five years.....	10,596,307	139,709 71	3-10	41,912 91
1890....		11,166,915	142,477 27	1-2	71,238 63
1891....		10,476,900	126,766 50	7-10	88,736 55
1892....		13,405,376	168,427 54	9-10	151,584 79
Totals.....		\$276,326,516	\$2,721,952 51	...	\$1,416,425 14

Premiums received since the organization of the Company..	\$16,509,784 39
Losses paid since the Company organized.....	7,849,010 24
Cash dividends paid stockholders.....	930,000 00
Stock dividends declared.....	400,000 00
Stock owned by the directors at par value....	201,250 00
Losses incurred during the year.....	596,316 00
Amount loaned to officers and stockholders.....	15,100 00

Special deposits elsewhere for the exclusive protection of
policy-holders therein :

State or Country.	Val. of Deposit.	Total Liabilities therein.	Excess of Deposit.
Canada.....	\$156,276 00	\$90,397 20	\$65,878 80
Virginia.....	25,000 00	67,910 04	.....
Totals.....	\$181,276 00	\$158,307 24	\$65,878 80

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$4,100,860 00
Premiums received.....	28,708 00
Losses paid.....	19,213 08
Losses incurred.....	22,002 00

ALBANY INSURANCE COMPANY,

ALBANY, N. Y.

Commenced Business, March, 1811.

Reorganized June, 1881.

J. HOWARD KING, *President*.RICHARD V. DEWITT, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$256,834 50
Loans on bond and mortgage (first liens), more than one year's interest due	Nothing.
Interest accrued on bond and mortgage loans.....	3,186 88
Value of lands mortgaged.....	\$196,050 00
Buildings (insured for \$268,450).....	385,450 00
Totals.....	\$581,500 00

Bonds owned by the Company.

	Par Value.	Market Value.
RAILROAD BONDS—		
Watervliet T. & R.R. Co., 1st m.	\$6,000 00	\$6,900 00
Wabash, 1st m.....	6,000 00	5,940 00
Northern Pacific, gen., 1st m...	20,000 00	23,000 00
Al'by & Susquehanna, 1st m....	25,000 00	29,500 00
West Shore	41,000 00	41,717 50
MISCELLANEOUS—		
N. Y. Central deb. certificates..	25,000 00	26,750 00
N. Y. Central debt certificates..	25,000 00	25,250 00
Municipal Gas bd., Albany, N.Y.	1,000 00	1,114 00
Totals.....	\$149,000 00	\$160,371 50

160,371 50

Cash in Company's principal office.....	5,074 14
Cash in bank.....	11,709 45
Interest due and accrued on stocks.....	Nothing.
Interest due and accrued on collateral loans.....	Nothing.
Gross premiums in due course of collection.....	3,460 39
Reinsurance due.....	1,347 80
Assets of the Company at their actual value.	<u>\$441,984 66</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,124 48
Losses reported and unadjusted.....	Nothing.
Losses resisted.....	Nothing.
Gross amount of unpaid losses.....	<u>\$8,124 28</u>
Unearned premiums on risks, one year or less.	\$38,545 13
Unearned premiums on risks, more than one year.....	<u>36,512 99</u>
Unearned premiums as computed above.....	75,058 12
Commissions and brokerage.....	646 02
Due for salaries, rent, advertising, etc.....	166 67
Taxes.....	3,172 96
All other demands	837 64
Special deposits in other States in excess of present liabilities therein.....	<u>Nothing.</u>
Total liabilities, except capital and surplus.....	<u>\$88,005 89</u>
Capital stock.....	250,000 00
Surplus beyond all liabilities	<u>103,978 77</u>
Total liabilities, including capital and surplus.....	<u>\$441,984 66</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash	\$120,662 18
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	<u>13,094 59</u>
Actual cash premiums.....	\$107,567 59
Interest on mortgages of real estate,.....	12,556 62
Interest on loans and bonds, and dividends on stocks.....	7,380 00
From all other sources....	<u>3,468 35</u>
Actual cash income.....	<u>\$130,972 56</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$7,068.93 occurring in previous years	\$57,803 53
Deduct salvage and reinsurance.....	<u>484 49</u>
Net amount paid for losses.....	<u>\$57,319 04</u>

Cash dividends	20,000 00
Commissions and brokerage.....	20,580 42
Salaries and fees.....	10,687 75
Taxes.....	5,494 23
All other payments.....	2,707 03
Actual cash expenditure.....	<u>\$116,788 47</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$14,168,224	\$122,969 74
Written or renewed during the year.....	12,525,441	121,735 98
Totals.....	<u>\$26,693,665</u>	<u>\$244,705 72</u>
Deduct those expired and marked off.....	10,945,858	95,400 00
In force at the end of the year.....	<u>\$15,747,807</u>	<u>\$149,305 72</u>
Deduct the amount reinsured.....	515,793	4,626 20
Net amount in force.....	<u>\$15,232,014</u>	<u>\$144,679 52</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1892....	One year or less.	\$7,580,025	\$77,090 26	1-2	\$38,545 13
1891....	Two years.....	10,786	176 77	1-4	44 19
1892....		14,410	202 62	3-4	151 95
1890....	Three years.....	1,991,641	16,186 02	1-6	2,697 67
1891....		1,914,984	16,086 73	1-2	8,043 36
1892....		2,505,250	20,623 73	5-6	17,169 75
1889....	Four years.....	4,759	42 85	1-8	5 36
1890....		12,195	106 73	3-8	40 02
1891....		.....	.....	5-8	.....
1892....		.....	.....	7-8	.....
1888....	Five years.....	156,704	1,859 44	1-10	185 94
1889....		192,657	2,377 63	3-10	713 28
1890....		186,988	2,049 71	1-2	1,024 85
1891....		277,930	3,263 42	7-10	2,284 38
1892....		393,685	4,613 61	9-10	4,152 24
Totals.....		<u>\$15,232,014</u>	<u>\$144,679 52</u>	...	<u>\$75,058 12</u>

Premiums received since the reorganization of the Company,	\$991,148 26
Losses paid since the Company reorganized.....	518,951 08
Cash dividends paid stockholders.....	240,000 00
Stock dividends declared.....	50,000 00
Stock owned by directors at par value	64,500 00
Losses incurred during the year	58,779 08

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$417,120 00
Premiums received.....	3,701 80
Losses paid.....	1,718 62
Losses incurred.....	1,480 08

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, June, 1818.

FRANCIS PEABODY, *President.*J. W. FIELD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
RAILROAD BONDS---		
Chic., Bur. & Quincy, 4 p.c....	\$50,000 00	\$46,312 50
Eastern, 6 p.c.....	20,000 00	23,716 80
Chic., Mil. & St. Paul, 6 p.c....	25,000 00	29,250 00
Cincinnati, Indianapolis, St. Louis & Chicago, 4 p.c.....	40,000 00	37,600 00
RAILROAD STOCKS---		
Boston & Albany.....	57,800 00	120,224 00
Boston & Lowell.....	6,500 00	12,090 00
Old Colony.....	20,000 00	36,800 00
BANK STOCKS---		
Old Boston National.....	22,200 00	24,031 50
Columbian National.....	20,000 00	21,500 00
National Eagle.....	4,500 00	4,500 00
Globe National.....	17,000 00	17,000 00
Hamilton National.....	14,200 00	16,614 00
New England National.....	6,200 00	10,013 00
Suffolk National.....	10,000 00	10,450 00
State National.....	15,200 00	18,848 00
National Union.....	28,000 00	38,920 00

	Par Value.	Market Value.	
Merchants National.....	10,000 00	14,800 00	
Tremont National.....	5,600 00	5,726 00	
Washington National.....	6,900 00	7,728 00	
MISCELLANEOUS —			
Merrimack Mfg. Co. stk.....	8,000 00	9,440 00	
Totals	\$387,100 00	\$505,563 80	\$505,563 80

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Essex Bldg. Co. stk....	\$20,000 00	\$20,000 00	\$15,000 00	
Pacific Mills stk.....	1,000 00	1,725 00	25,000 00	
Or. Imp. Co. 5 p.c. bds.	2,000 00	1,260 00		
Tamarack Min'g Co. stk	1,250 00	7,950 00		
West End Land Co. stk.	Not stated.	11,900 00		
Chic. Junc. Ry. stk.....	10,000 00	10,100 00		
Totals	\$	\$52,935 00	\$40,000 00	40,000 00

Cash in Company's principal office.....	494 44
Cash in bank.....	41,794 72
Interest due and accrued on stocks and bonds.....	2,201 23
Interest due and accrued on collateral loans.....	101 25
Gross premiums in due course of collection.....	21,747 67
Bills receivable not matured taken for premiums.....	5,532 96
All other property.....	175 73
Premiums unpaid (more than three months due). \$1,605 81	
Assets of the Company at their actual value.....	\$617,611 80

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,426 07
Losses reported and unadjusted.....	31,320 06
Losses resisted	2,587 00
Gross amount of unpaid losses.....	\$41,333 13
Deduct reinsurance.....	1,864 91
Net amount of unpaid losses.....	\$39,468 22
Unearned premiums on risks, one year or less.. \$115,689 66	
Unearned premiums on risks, more than one year, 102,778 27	
Unearned premiums on marine risks.....	12,570 82
Unearned premiums as computed above.....	231,038 75
Commissions and brokerage... ..	8,612 49
Cash dividends to stockholders remaining unpaid.....	Nothing.
Due for salaries, rent, advertising, etc.....	1,905 26
Reinsurance.....	1,103 65
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$282,128 37

AMERICAN INSURANCE COMPANY.

Capital stock.....	300,000 00
Surplus beyond all liabilities.....	35,483 43
Total liabilities, including capital and surplus.....	\$617,611 80

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash.....	\$405,952 86	\$18,469 59	
Deduct reinsurance, rebate, abate- ment, and return premiums..	75,898 67	1,266 47	
Actual cash premiums...	\$330,054 19	\$17,203 12	\$347,257 31
Notes received for premiums unpaid.....		\$4,918 62	
Interest on loans and bonds, and dividends on stock.....			24,521 34
Actual cash income.....			\$371,778 65

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount. paid for losses (inc. \$41,667.97 occurring in previ- ous years).....	\$194,136 24	\$23,700 50	
Deduct salvage and reinsurance..	10,091 91	540 69	
Net amount paid for losses,	\$184,044 33	\$23,159 81	\$207,204 14
Cash dividends			302 00
Commissions and brokerage			78,210 98
Salaries, fees, etc.....			36,873 51
Taxes.....			7,170 91
All other payments.....			28,215 93
Actual cash expenditure.....			\$357,977 47

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year	\$35,393,100	\$397,013 09
Written or renewed during the year.....	35,386,590	392,645 89
Totals.....	\$70,779,690	\$789,658 98
Deduct those expired and marked off.....	30,741,144	332,030 95
In force at the end of the year.....	\$40,038,546	\$457,628 03
Deduct amount reinsured	3,083,487	36,556 96
Net amount in force... ..	\$36,955,059	\$421,081 07
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$689,955 00	\$12,570 82

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year.....	\$19,325,012	\$231,379 32	1-2	\$115,689 66
1891....	} Two years.....	105,164	723 57	1-4	180 89
1892....		81,035	715 17	3-4	536 37
1890....	} Three years.....	2,537,602	27,346 04	1-6	4,557 67
1891....		3,082,599	33,180 39	1-2	16,590 19
1892....		3,022,097	33,007 15	5-6	27,505 96
1889....	} Four years.....	39,785	394 29	1-8	49 28
1890....		79,400	734 85	3-8	275 55
1891....		119,772	1,068 75	5-8	667 97
1892....		123,700	1,133 12	7-8	991 48
1888....	} Five years.....	1,355,345	14,069 03	1-10	1,406 90
1889....		1,255,680	14,254 36	3-10	4,276 30
1890....		1,521,025	17,603 48	1-2	8,801 74
1891....		1,923,274	19,862 85	7-10	13,903 99
1892....	} Seven years.....	2,376,069	25,517 45	9-10	22,965 70
1888....		5,000	50 00	11-14	39 28
1889....		2,500	31 25	13-14	29 00
Totals.....		\$36,955,059	\$421,071 07	....	\$218,467 93

Premiums received since the organization of the Company..	\$10,769,456 00
Losses paid since the Company organized.....	7,483,193 00
Cash dividends paid stockholders.....	2,743,500 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	11,500 00
Loaned to officers and directors.....	Nothing.
Loaned to stockholders not officers.....	40,000 00
Losses incurred during the year (fire, \$182,769.36; marine, \$22,674.54).....	205,443 90

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,056,965 00
Premiums received.....	19,353 24
Losses paid	9,777 23
Losses incurred.....	13,622 11

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1846.

FRED. H. HARRIS, *President*.JAMES H. WORDEN, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$600,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

II. ASSETS.

Value of real estate owned by the company unencumbered..	\$263,841 57
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,388,695 75
Interest due and accrued on bond and mortgage loans.....	20,257 95
Value of mortgaged premises (insured for \$1,651,625).....	\$3,477,505

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p.c., reg.....	\$125,000 00	\$141,250 00	
United States 4 p.c., coup.....	25,000 00	28,250 00	
RAILROAD BONDS—			
Lehigh Valley ter., 5 p.c.....	110,000 00	122,100 00	
Morris & Essex, 1st cons. guar. m., 7 p.c.....	61,000 00	83,265 00	
No. Hudson Co. (N. J.), 1st m. 5 p.c.....	100,000 00	106,000 00	
United N. J. R.R. & Canal Co., 4 p.c., 1st m.....	50,000 00	53,625 00	
MISCELLANEOUS—			
Newark Underwriters' Protec- tive Ass'n, 1st m. bds.....	1,000 00	1,000 00	
Totals.....	\$472,000 00	\$535,490 00	535,490 00

Cash in Company's principal office.....	2,312 38
Cash in bank.....	28,648 88
Interest due and accrued on bonds.....	6,208 34
Gross premiums in due course of collection.....	51,328 90
Rents due and accrued.....	1,412 75
All other property (Company's own stock, market value \$140,000).....	70,000 00
Gross assets of the Company.....	\$2,368,196 52
Deduct from the above as inadmissible—	
Premiums unpaid (more than three months due).....	\$721 94
Company's own stock.....	70,000 00
	<u>70,721 94</u>
Assets of the Company at their actual value.....	\$2,297,474 58

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,692 11
Losses reported and unadjusted.....	41,594 75
Losses resisted.....	4,412 43
Gross amount of unpaid losses.....	\$60,699 29
Deduct reinsurance thereon.....	3,257 04
Net amount of unpaid losses.....	\$57,442 25
Unearned premiums on risks, one year or less..	\$181,305 29
Unearned premiums on risks, more than one year.....	298,881 80
Unearned premiums as computed above.....	480,187 09
Commissions and brokerage.....	10,099 68
Cash dividends to stockholders remaining unpaid.....	4,726 90
Cash dividends to policy-holders remaining unpaid.....	2,974 00
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$555,429 92
Capital stock.....	600,000 00
Surplus beyond all liabilities.....	1,142,044 66
Total liabilities, including capital and surplus.....	\$2,297,474 58

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$663,468 31
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	124,614 67
Actual cash premiums.....	\$538,853 64
Notes received for premiums unpaid.....	Nothing.
Interest on mortgages of real estate.....	71,961 36
Interest on loans and bonds, and dividends on stocks.....	27,253 69
Rents.....	3,202 27
Actual cash income.....	\$641,270 96

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$32,685.01 occurring in previous years)	\$281,499 39	
Deduct salvage and reinsurance.....	19,586 88	
Net amount paid for losses		\$261,912 51
Cash dividends paid stockholders.....		60,706 75
Cash dividends paid policy-holders.....		2,446 00
Commissions and brokerage.....		101,294 14
Salaries and fees.....		47,655 95
Taxes.....		19,331 98
All other payments.....		39,003 51
Actual cash expenditure.....		\$532,350 84

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$101,784,124	\$855,476 60
Written or renewed during the year.....	78,147,754	671,310 83
Totals.....	\$179,931,878	\$1,526,787 43
Deduct those expired and marked off.....	66,717,505	560,877 25
In force at the end of the year.....	\$113,214,373	\$965,910 18
Deduct amount reinsured.....	4,163,414	43,536 86
Net amount in force.....	\$109,050,959	\$922,373 32

Recapitulation of Fire Risks and Premiums

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$40,523,181	\$362,610 59	1-2	\$181,305 29
1891....	Two years.....	677,756	2,588 40	1-4	647 10
1892....		1,964,227	4,776 25	3-4	3,582 19
1890....	Three years.....	14,299,579	106,416 91	1-6	17,736 15
1891....		14,787,551	112,802 63	1-2	56,401 31
1892....		17,912,973	139,925 50	5-6	116,604 58
1889....	Four years.....	241,380	1,859 77	1-8	232 47
1890....		305,240	2,461 29	3-8	922 98
1891....		283,345	2,488 10	5-8	1,555 06
1892....		256,673	2,267 69	7-8	1,984 23
1888....	Five years.....	2,794,279	29,863 02	1-10	2,986 30
1889....		3,287,739	34,486 15	3-10	10,345 84
1890....		3,534,090	35,529 46	1-2	17,764 73
1891....		3,773,499	38,744 75	7-10	27,121 33
1892....		4,409,447	45,552 81	9-10	40,997 53
Totals.....		\$109,050,959	\$922,373 32	...	\$480,187 09

Premiums received since the organization of the Company...	\$7,702,501.91
Losses paid since the Company organized.....	2,983,233 08
Cash dividends paid stockholders	1,856,510 26
Stock dividends declared.....	600,000 00
Stock owned by directors at par value.....	46,075 00
Losses incurred during the year	288,356 56

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,749,182 00
Premiums received	15,232 11
Losses paid.....	7,746 97
Losses incurred.....	6,525 00

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Commenced Business, May, 1857.

DAVID ADEE, *President.*WILLIAM H. CROLIUS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Loans on bonds and mortgage (first liens), not more than one year's interest due	\$20,500 00
Interest accrued on bond and mortgage loans	210 83
Value of lands mortgaged.....	\$33,500 00
Buildings (insured for \$20,500).....	20,500 00
Total.....	\$54,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c. registered..	\$225,000 00	\$255,375 00
MUNICIPAL BONDS—		
City of Richmond 4 p.c.....	20,000 00	20,000 00

	Par Value.	Market Value.	
RAILROAD BONDS —			
St. Louis & Iron Mountain 5 p.c.	10,000 00	8,500 00	
West Shore 4 p.c.	25,000 00	25,500 00	
RAILROAD STOCKS —			
Rensselaer & Saratoga.....	40,000 00	72,000 00	
Delaware & Hudson Canal....	30,000 00	40,350 00	
N. Y. Central & Hudson River.	50,000 00	54,625 00	
Manhattan	50,000 00	77,750 00	
Lake Shore & Mich. Southern..	40,000 00	52,000 00	
Pittsburgh, McKeesport & Y...	35,000 00	43,750 00	
Pennsylvania.....	40,000 00	43,600 00	
Chicago & Northwestern.....	20,000 00	22,400 00	
St. P., Minneapolis & Manitoba.	20,000 00	22,600 00	
Baltimore & Ohio	50,000 00	47,500 00	
BANK STOCKS —			
National Bank of Commerce...	10,000 00	20,000 00	
American Exchange National ..	35,000 00	55,300 00	
Bank of State of New York....	6,000 00	7,320 00	
Merchants' National.....	20,000 00	30,000 00	
Third National	10,000 00	11,200 00	
Phoenix National	4,000 00	5,240 00	
Mercantile Trust Co.....	10,000 00	32,500 00	
MISCELLANEOUS —			
Lake Gas Co.'s (Chicago) bds..	30,000 00	31,200 00	
W. Union Tel. Co.'s 5 p.c. bds..	40,000 00	42,600 00	
Consolidated Gas Co.'s stk....	71,000 00	89,105 00	
W. Union Tel. Co.'s stk	55,000 00	52,662 50	
Standard Gas Co.'s stk.....	15,000 00	14,250 00	
Totals.....	\$961,000 00	\$1,177,327 50	1,177,327 50

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Union Trust Co. stock.....	\$6,000	\$48,000 00	\$31,000	
Hackensack Water Co., pref...	2,175	2,392 50	5,000	
Hackensack Water Co., com...	4,375	4,812 50		
Title Guar. Tr. Co. stock.....	2,000	3,200 00	2,500	
Totals	\$14,550	\$58,405 00	\$38,500	38,500 00

Cash in Company's principal office.....	34,784 27
Cash in bank.....	81,575 41
Interest due and accrued on stocks.....	14,037 00
Interest due and accrued on collateral loans.....	807 24
Gross premiums in due course of collection.....	322,042 38
Reinsurance and salvage due.....	7,721 31

Assets of the Company at their actual value..... \$1,697,505 94

III. LIABILITIES.

Losses adjusted and unpaid	\$63,735 03	
Losses reported and adjusted.....	102,125 15	
Losses resisted.....	Nothing.	
Gross amount of unpaid losses.....	\$165,860 18	
Deduct reinsurance.....	Nothing.	
Net amount of unpaid losses.....		\$165,860 18
Unearned premiums on risks, one year or less..	\$511,871 22	
Unearned premiums on risks, more than one year.....	313,226 78	
Unearned premiums as computed above.....		825,098 00
Commissions and brokerage.....		58,108 28
Principal unpaid on scrip or certificate of profits.....		2,291 00
Interest due and remaining unpaid.....		5,787 38
Due for rent, salaries, etc.....		8,406 52
Taxes.....		1,630 21
Return premiums		21,745 02
Special deposit in Georgia in excess of present liabilities therein.....		12,831 94
Liabilities, except capital, special funds, and surplus,	\$1,101,758 53	
Capital stock	400,000 00	
Special reserve fund of stockholders, less impairment.....	195,747 41	
Scrip outstanding.....	\$83,719 80	
Total liabilities, including capital and special fund..	\$1,697,505 94	

IV. INCOME DURING THE YEAR.

Premiums received in cash...	\$1,939,317 82	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	417,275 14	
Actual cash premiums.....	\$1,522,042 68	
Interest on mortgages of real estate.....	1,067 24	
Interest on loans and bonds, and dividends on stocks.....	61,209 47	
Actual cash income.....	\$1,584,319 39	

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$156,350.08 occurring in previous years).....	\$1,299,354 33	
Deduct salvage and reinsurance.....	228,991 46	
Net amount paid for losses.....	\$1,070,362 87	
Cash dividends.....	40,000 00	
Scrip or certificates of profits redeemed, with interest.....	99 20	
Commissions and brokerage.....	285,962 90	
Salaries and fees.....	91,829 73	
Taxes.....	26,983 71	
Rents.....	13,447 90	
All other payments.....	88,277 86	
Actual cash expenditure.....	\$1,616,964 17	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$159,391,933	\$1,644,127 88
Written or renewed during the year.....	174,051,609	1,919,559 51
Totals.....	\$333,443,542	\$3,563,687 39
Deduct those expired and marked off.....	166,567,682	1,689,137 32
In force at the end of the year.....	\$166,875,860	\$1,874,550 07
Deduct amount reinsured.....	30,705,170	324,612 99
Net amount in force.....	\$136,170,690	\$1,549,937 08

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less..	\$81,283,693	\$1,023,742 42	1-2	\$511,871 22
1891....	Two years.....	672,325	5,413 38	1-4	1,353 35
1892....		793,254	6,356 83	3-4	4,767 62
1890....	Three years.....	9,075,309	76,876 41	1-6	12,812 73
1891....		13,062,722	112,446 87	1-2	56,223 43
1892....		18,033,279	169,542 36	5-6	141,285 37
1889....	Four years.....	36,700	344 82	1-8	43 10
1890....		222,000	2,068 97	3-8	775 86
1891....		253,268	2,262 86	5-8	1,414 28
1892....		280,185	2,741 93	7-8	2,399 19
1888....	Five years.....	1,310,020	14,816 52	1-10	1,481 65
1889....		1,608,747	17,996 05	3-10	5,398 81
1890....		2,355,831	26,894 38	1-2	13,447 19
1891....		3,406,780	38,828 43	7-10	27,179 90
1892....		3,776,577	49,604 85	9-10	44,644 37
Totals		\$136,170,690	\$1,549,937 08		\$825,098 00

Premiums received since the organization of the Company..	\$9,936,365 52
Losses paid since the Company organized.....	4,523,878 29
Cash dividends paid stockholders.....	1,356,000 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	83,700 00
Losses incurred during the year.....	1,080,285 54
Loaned to stockholders not officers	36,000 00

Special deposits in other States for the exclusive protection of policy-holders therein—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposit.
Georgia.....	\$28,375 00	\$15,543 06	\$12,831 94
Virginia.....	20,000 00	29,633 72	.....
Totals.....	\$48,375 00	\$45,176 78	\$12,831 94

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$3,453,974 00
Premiums received.....	33,960 06
Losses paid.....	19,908 35
Losses incurred.....	17,144 79

AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

Commenced Business, March, 1810.

THOS. H. MONTGOMERY, *President.*RICHARD MARIS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$252,296 60
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,221,600 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$13,000 is in process of foreclosure)	13,000 00
Interest due and accrued on bond and mortgage loans.....	20,473 82
Value of lands mortgaged.....	\$1,412,827 00
Buildings (insured for \$1,023,982).....	1,581,950 00
Total.....	\$2,994,777 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
U. S. Currency 6 p.c., 1898.....	\$34,770 84	\$33,750 00
Georgia, 4½ p.c.....	26,163 78	30,250 00
MUNICIPAL BONDS—		
City of Portland, water.....	50,000 00	57,500 00
Boro' of Bellefonte, Pa., 7 p.c..	546 25	550 00
Lehighton, water.....	5,000 00	5,125 00
Hughesville, water, 1911.....	17,000 00	17,085 00
Springfield, water, 1922.....	9,850 00	10,300 00

	Par Value.	Market Value.
RAILROAD BONDS—		
Northern Pacific, 1921, 6 p.c.	40,000 00	47,300 00
Northern Penn., 1903, 7 p.c.	59,279 37	65,280 00
Sham. Val. & Potts., 1901.	19,600 00	24,000 00
Phil. & Reading, 2d preference..	1,482 94	1,395 00
Phil. & Reading, 4 p.c., 1958....	51,553 59	53,552 50
Steub. & Ind. 1st m. 5 p.c.	50,767 82	53,500 00
Pennsylvania con. m., 1905.	19,000 00	23,800 00
Buffalo Street Ry., 1931.	18,400 00	19,700 00
Terre H. & Logansport, 1931...	26,312 50	26,625 00
Lehigh Valley con., 1923.	25,562 50	25,437 50
Phil., Cin., Chic. & St. L., 1940,	30,000 00	30,875 00
Pennsylvania g. m., 1910.	47,844 52	57,200 00
Philadelphia & Erie, 1920.	20,794 06	22,900 00
Hunt. & Br'd T. 5 p.c., 1895....	8,912 50	10,200 00
N. Y. & Long Branch, 1931.	15,000 00	16,800 00
Belt R. & Stock Yard, 1911.	20,720 00	20,920 00
Chic. & Western Indiana, 1919.	26,213 70	26,463 70
Corn., Cow. & Ant. 6 p.c., 1898,	20,000 00	21,000 00
Phil. & R. 6 p.c. imp. 1897.	25,000 00	26,500 00
Phil. & Reading, 3d preference,	3,222 67	3,000 00
Delaware & Chesapeake, 4 p.c,	4,400 00	4,483 34
Lehigh Valley, 6 p.c., 1923.	65,197 26	65,280 00
Lehigh Valley, 4½ p.c.	25,000 00	25,437 50
Rich., F. & Potomac, 4½ p.c...	35,000 00	35,393 75
Virginia & Tennessee, 5 p.c...	25,000 00	27,500 00
Phil. & Reading, 1st preference,	18,400 00	15,300 00
Alleghany Valley, 7½ p.c.	15,000 00	16,650 00
Northern Central, 1900.	26,000 00	29,640 00
Northern Pacific & Montana....	30,000 00	26,000 00
Penn. & N. Y. Canal & R. R...	53,630 00	56,000 00
Wh. & L. E., ext. imp.	14,250 00	15,312 50
Sun., Haz. & W'k'barre.	10,000 00	10,400 00
Pitts., Cin. & St. Louis.	34,567 50	34,800 00
MISCELLANEOUS—		
Middlesex B'k Co. deb. b., 6 p.c..	25,000 00	25,125 00
Penn. Equip. Trust "H" 4 p.c..	47,560 30	50,000 00
Hunt. & Bd. Tp. Car Tr., 1899..	10,025 00	10,150 00
Lehigh Coal & Navigation Co.'s		
bonds, 1897.	20,050 00	21,800 00
N. W. Guar Co. bonds.	35,000 00	35,650 00
Mortgage Trust Co.'s deb.		
bonds, 5 p.c.	25,000 00	25,104 16
United Electric Securites bonds	9,250 00	9,291 66
Totals.	\$1,201,327 00	\$1,270,426 61
		1,270,426 61

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Lehigh Coal & Navigation Co., con. m. bds.....	\$3,000	\$3,900 00	\$2,500
L. V. R.R., 7s, bds.....	3,000	4,035 00	30,000
L. V. R.R., 6s, bds.....	2,000	2,560 00	
N. Penn. R.R., 7s, bds.....	5,500	7,040 00	
Connecting R.R., 6s, bds...	2,000	2,320 00	
Texas Pacific R.R., stk....	30,000	2,737 50	
Rio G'nde W'st'rn R.R., stk.	10,000	2,400 00	100
New York, Ontario & Western R.R., stk.....	30,000	5,550 00	
Northern Pacific, pfd. stk...	10,000	4,737 50	
Northern Pacific, com. stk..	40,000	6,400 00	800
Fourth St. Nat'l Bank, stk..	500	790 00	
First Nat'l Bk., Hughesville, Pa., stk.....	1,000	1,150 00	25,000
Charleston, S. C., M. & Mining Co., stk.....	10,000	20,500 00	
Penn. Steel Co., stk.....	3,000	3,600 00	
Newark Passenger R'y, stk.	20,000	6,000 00	25,000
Phila. Traction Co., stk....	7,700	17,633 00	
Atch., T. & S. Fe R.R., stk.	20,000	6,675 00	
Phil. & R. R.R., 3s, pfd. bds.	3,000	1,800 00	2,000
Phil. & R. R.R., 1st, pfd. bds.	9,000	6,885 00	
Travelers Ins. Co., stk....	1,500	3,900 00	1,000
Hunt'n & B'd T'p, com. stk.	5,000	3,925 00	
Phila. & Reading R.R., stk.	5,000	2,631 25	25,000
United Gas Imp. Co., stk...	1,250	1,637 50	
West End Trust Co., stk....	250	175 00	12,500
Atchison & Topeka, stk....	4,000	13,350 00	
Phil. & Reading R.R., stk..	2,500	13,156 25	3,800 00
Phil. Warehouse Co., stk...	5,000	5,600 00	
Land, Title & Trust Co., stk.	2,500	3,125 00	
Penn. Salt Mfg. Co., stk....	1,000	2,080 00	
P. & R. & N. E. R.R., bds.	5,000	3,800 00	
Totals.....	\$242,700	\$160,093 00	\$123,900 123,900 00

Cash in Company's principal office.....	19,952 51
Cash in bank.....	156,595 02
Interest due and accrued on collateral loans.....	58 68
Gross premiums in due course of collection.....	113,443 96
Rents due and accrued, and ground rents.....	8,661 55
Assets of the Company at their actual value	\$3,199,508 75

III. LIABILITIES.

Losses adjusted and unpaid	\$25,725	94
Losses reported and unadjusted.....	420,831	57
Losses resisted.....	20,283	13
Gross amount of unpaid losses.....		\$466,840 64
Unearned premiums on risks, one year or less..	\$874,606	90
Unearned premiums on risks, more than one year	649,682	38
Unearned premiums, as computed above.		1,524,289 28
Reclaimable on perpetual fire policies.....		546,182 61
Commissions and brokerage.....		16,206 28
Cash dividends to stockholders remaining unpaid.....		460 00
All other liabilities.....		4,101 08
Special deposits in other States in excess of present liabilities therein.....		75,000 00
Total liabilities, except capital and surplus.....	\$2,633,079	89
Capital stock.....	500,000	00
Surplus beyond all liabilities.....	66,428	86
Total liabilities, including capital and surplus.....	\$3,199,508	75

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,919,151	57
Deduct reinsurance, rebate, abatements, and return premiums.....	451,066	21
Actual cash premiums.....	\$2,468,085	36
Interest on mortgages of real estate ..		69,059 23
Interest on loans and bonds, and dividends on stock.....		73,276 21
Rents.....		58,453 36
From all other sources.....		
Deposit premiums received for perpetual risks..	\$62,925	35
Actual cash income.....	\$2,668,874	16

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$398,918.34 occurring in previous years).....	\$1,649,831	30
Deduct salvage and reinsurance.....	Nothing.	
	\$1,649,831	30
Add amount paid for losses under perpetual policies.....	\$35,197	97
Net amount paid for losses.....	\$1,685,029	27
Cash dividends.....	49,540	00
Commissions and brokerage.....	513,002	42
Salaries and fees.....	118,500	00
Taxes.....	39,676	92
All other payments.....	205,703	78
Deposit premiums returned on perpetual risks.	\$28,101	07
Actual cash expenditure.....	\$2,611,452	39

VI. MISCELLANEOUS.

Risks and Premiums (Exclusive of Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$256,794,848	\$2,786,483 83
Written or renewed during the year.....	318,533,005	2,947,465 19
Totals.....	\$575,327,853	\$5,733,949 02
Deduct those expired and marked off.....	283,845,458	2,533,084 84
In force at the end of the year	\$291,482,395	\$3,200,864 18
Deduct amount reinsured	14,180,534	155,904 30
Net amount in force.....	\$277,301,861	\$3,044,959 88

Perpetual Risks.

	Risks.	Total Deposits.
Perpetual risks in force on the 31st December, 1891	\$21,091,243	\$560,642 17
Perpetual risks written during the year..	2,566,537	62,925 35
Totals.....	\$23,657,780	\$623,567 52
Deduct those marked off.....	1,081,380	28,101 07
In force December 31, 1892.....	\$22,576,400	\$595,466 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$174,664,666	\$1,905,118 10	1-2	\$952,559 05
1891....	Two years.....	59,300	550 46	1-4	137 61
1892....		407,106	2,865 69	3-4	2,149 27
1890....	Three years ..	24,481,558	240,513 77	1-6	40,085 63
1891....		23,501,240	235,587 67	1-2	127,793 84
1892....		16,120,059	190,057 75	5-6	158,381 45
1889....	Four years.....	141,950	1,316 48	1-8	164 56
1890....		187,000	1,629 20	3-8	610 95
1891....		85,900	638 90	5-8	399 30
1892....		74,775	584 88	7-8	511 77
1888....	Five years.....	7,551,720	89,034 00	1-10	8,903 40
1889....		8,919,043	101,031 54	3-10	30,309 45
1890....		13,634,193	145,135 98	1-2	72,567 99
1891....		11,181,488	140,188 55	7-10	98,131 97
1892....		9,261,593	113,526 42	9-10	102,173 78
1886....	Seven years	35,400	561 25	1-14	40 09
1887....		38,000	1,123 75	3-14	240 72
1888....		60,600	975 71	5-14	348 50
1889....		370,972	3,162 59	1-2	1,581 30
1890....		185,608	1,799 08	9-14	1,156 50
1891....		89,403	1,016 53	11-14	798 71
1892....		69,826	928 02	13-14	861 73

Year Written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1883....	} Ten years	10,050	262 25	1-20	13 11
1884....		5,000	50 00	3-20	7 50
1886....		1,000	10 00	9-20	3 50
1887....		2,000	12 00	9-20	5 40
1888....		45,432	389 41	11-20	214 17
1889....		131,631	1,252 22	13-20	813 94
1890....		47,422	446 13	15-20	334 59
1891....		100,873	994 06	17-20	844 95
1892....		17,587	101 79	19-20	96 70
Totals		\$291,482,395	\$3,200,864 18		\$1,602,241 43
Deduct reinsurance		14,180,534	155,904 30		77,952 15
		\$277,301,861	\$3,044,959 88		\$1,524,289 28
Add perpetuals.....		22,576,400	595,466 45		546,182 61
Totals		\$299,878,261	\$3,640,426 33		\$2,070,471 89

Premiums received since the organization of the company...	\$24,870,766 40
Losses paid since the Company organized.....	14,221,904 24
Cash dividends declared.....	2,620,975 50
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	24,400 00
Losses incurred during the year.....	1,752,951 57

Special deposits in other States for the exclusive protection
of policy holders therein :---

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia.....	\$25,000 00	Not stated.	\$25,000 00
Oregon.....	50,000 00	Not stated.	50,000 00
Totals.....	\$75,000 00	.....	\$75,000 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$3,298,284 00
Premiums received.....	32,804 96
Losses paid	16,821 41
Losses incurred.....	19,496 24

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

Commenced Business, February, 1853.

GEORGE T. CRAM, *President*.CHARLES CHRISTENSEN, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$600,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$500,000 00
Loans and bond and mortgage (first liens), not more than one year's interest due	53,500 00
Value of lands mortgaged.....	\$100,500 00
Buildings (insured for \$29,000).....	46,000 00
Total.....	\$146,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
COUNTY AND MUNICIPAL BONDS—		
Norborne, Mo., school, 6 p.c...	\$8,000 00	\$8,000 00
St. Louis, city sterling, 4 p.c....	97,330 00	100,000 00
Lafayette Co., funding 6 p.c.....	700 00	700 00
St. Louis Mer. Bridge Co., 6 p.c.	75,000 00	75,000 00
St. Louis County Park, 6 p.c...	15,000 00	18,000 00
Madison Co., Ill., Ferry, 7 p.c...	4,000 00	4,000 00
Pierce City, Mo., school, 6 p.c...	2,800 00	2,800 00
Jerseyville, Ill., 5 p.c.....	15,000 00	15,000 00
De Soto, Mo., 6 p.c.....	3,500 00	3,500 00
RAILROAD BONDS—		
St. L., C. B. & Q., 1st m., 6 p.c.	18,000 00	20,000 00
North Missouri, 1st m., 7 p.c...	25,000 00	26,000 00
BANK STOCKS —		
Nat'l Bank of Com'ce, St. Louis.	180,000 00	280,000 00
Commercial, St. Louis.....	25,000 00	68,000 00
Third National, St. Louis.....	23,200 00	28,000 00
Mechanics, St. Louis.....	11,100 00	27,000 00
Boatmen's Savings.....	10,000 00	16,000 00

MISCELLANEOUS —	Par Value.	Market Value.	
Laclede Gas Co.'s bds., 5 p.c...	23,000 00	19,000 00	
Laclede Gas Co.'s stk.....	4,800 00	3,000 00	
Totals.....	\$541,430 00	\$714,000 00	714,000 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Broadway Real Estate Co.'s stk.	\$50,000	\$50,000	\$25,000	
American Brake Co.'s stk.....	30,000	17,000	12,000	
Laclede Building Co.'s bds.....	50,000	51,500	45,000	
Broadway Real Estate Co.'s stk.	100,000	100,000	} 50,000	
Union Depot R.R. gold bds.....	25,000	25,000		
St. L. Mer. Bridge Terminal Ry. Co.'s 1st m. bds.....	39,000	34,000	30,000	
Totals	\$294,000	\$277,500	\$162,000	162,000 00
Cash in Company's principal office,.....				2,011 86
Cash in bank				86,201 23
Gross premiums in due course of collection.....				123,387 32
Assets of the Company at their actual value.....				\$1,641,100 41

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,273 81	
Losses reported and unadjusted.	74,547 23	
Losses resisted.....	17,233 70	
Gross amount of unpaid losses	\$106,054 74	
Deduct reinsurance.....	7,284 66	
Net amount of unpaid losses.....		\$98,770 08
Unearned premiums on risks, one year or less..	\$265,048 32	
Unearned premiums on risks, more than one year	340,460 26	
Unearned premiums, as computed above.....		605,508 58
Commissions and brokerage.....		18,407 92
Special deposit in Oregon in excess of present liabilities therein.....		45,943 11
Total liabilities, except capital and surplus.....		\$768,629 69
Capital stock		600,000 00
Surplus beyond all liabilities		272,470 72
Total liabilities, including capital and surplus.....		\$1,641,100 41

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$945,331 06	
Deduct reinsurance, rebate, abatement, and re- turn premiums	178,530 75	
Actual cash premiums.....		\$766,800 31
Interest on loans and bonds, and dividends on stocks		45,126 09
Rents.....		26,589 04
Actual cash income.....		\$838,515 44

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$55,484.44 occurring in previous years).....	\$469,363 94	
Deduct salvage and reinsurance	39,614 20	
Net amount paid for losses.....		\$429,749 74
Cash dividends.....		60,000 00
Commissions and brokerage.....		122,915 26
Salaries, fees, etc.....		58,835 81
Taxes.....		16,507 73
All other payments.....		82,477 57
Actual cash expenditure.....		\$770,486 11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$84,469,998	\$1,060,371 95
Written or renewed during the year	82,739,012	967,239 09
Totals.....	\$167,209,010	\$2,027,611 04
Deduct those expired and marked off... ..	68,921,670	832,466 34
In force at the end of the year.....	\$98,287,340	\$1,195,144 70
Deduct reinsurance.....	4,570,362	59,703 40
Net amount in force.....	\$93,716,978	\$1,135,441 30

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892 ...	One year or less,	\$41,734,663	\$530,096 64	1-2	\$265,048 32
1891....	} Two years.....	320,019	3,650 11	1-4	912 52
1892 ...		812,654	5,465 50	3-4	4,099 11
1890....	} Three years....	8,185,283	93,634 72	1-6	15,605 78
1891....		9,115,954	107,461 31	1-2	53,730 65
1892....		13,659,230	147,284 61	5-6	122,737 15
1889....	} Four years.....	197,398	1,547 34	1-8	193 41
1890 ...		230,597	1,764 91	3-8	661 83
1891....		268,100	2,087 57	5-8	1,304 70
1892....		682,265	4,404 07	7-8	3,853 50
1888....	} Five years.....	2,313,332	30,280 12	1-10	3,028 01
1889....		2,866,692	41,813 33	3-10	12,543 99
1890....		3,340,045	42,771 31	1-2	21,385 65
1891....		4,370,935	52,288 47	7-10	36,601 88
1892....		5,619,811	70,891 29	9-10	63,802 08
Totals,.....		\$93,716,978	\$1,135,441 30	...	\$605,508 58

Premiums received since the organization of the Company...	\$13,772,415 00
Losses paid since the Company organized.....	7,068,827 49
Cash dividends paid stockholders.....	986,412 40
Stock dividends declared.....	81,250 00
Stock owned by directors at par value.....	56,750 00
Loaned to officers and directors.....	162,000 00
Losses incurred during the year.....	461,899 70

Special deposit in another State for the exclusive protection
of policy-holders there : —

State or Country.	Value or Deposit.	Total Liabilities Therein.	Excess of Deposit.
Oregon.....	\$50,000 00	\$4,056 89	\$45,943 11

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$588,581 00
Premiums received.....	6,489 95
Losses paid.....	749 36
Losses incurred.....	1,859 36

BOYLSTON INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January, 1873.

GEORGE H. BALCH, *President*.WASHINGTON GLOVER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$557,200 00
Whole amount of capital actually paid up in cash.....	557,200 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$194,500 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of foreclosure)	Nothing.
Interest accrued on bond and mortgage loans.....	2,412 75
Value of lands mortgaged.....	\$286,800 00
Buildings (insured for \$186,100).....	207,500 00
Total.....	\$494,300 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS —		
City of Cairo,.....	\$800 00	\$800 00
City of Cambridge.....	35,000 00	36,487 50
City of Providence.....	20,000 00	21,400 00
RAILROAD BONDS—		
Oregon R. & Nav. Co.....	10,000 00	8,000 00
Kan. City, Memphis & B.....	25,000 00	10,500 00
Kan. City, M. & B., ext. notes. .	3,125 00	1,718 75
Atch., Topeka & S. Fe new 4 p.c.	25,000 00	20,500 00
Union Pacific collateral notes...	10,000 00	10,000 00
Duluth, S. S. & Atlantic.....	25,000 00	25,125 00
Chic., Burl. & Q., Neb. ex., 4 p.c.	30,000 00	25,500 00
Old Colony, 4½ p.c.....	25,000 00	26,500 00
Ced. Rap. & Mo. Riv. 7 p.c., 1896	10,000 00	10,250 00
Ced. Rap. & Mo. Riv. 7 p.c., 1916	11,500 00	15,582 50
Utah & Northern.....	8,000 00	6,800 00

	Par Value.	Market Value.	
BANK STOCKS—			
Merchants National, Boston....	25,000 00	36,500 00	
State National, Boston....	20,000 00	24,800 00	
Nat'l Bank of the Rep., Boston.	30,000 00	48,300 00	
Washington National, Boston...	30,000 00	33,600 00	
Columbian National, Boston...	30,000 00	32,100 00	
Tremont National, Boston.....	20,000 00	20,400 00	
Revere National, Boston.....	6,700 00	7,035 00	
New England National, Boston,	1,700 00	2,737 00	
RAILROAD STOCKS—			
Boston & Albany.....	10,000 00	20,800 00	
Boston & Providence.....	15,000 00	37,950 00	
Fitchburg.....	35,000 00	30,800 00	
MISCELLANEOUS —			
New Eng. Mtg. Sec. Co. bds....	10,000 00	9,600 00	
Metropolitan Tel. & Tel. Co...	8,000 00	8,240 00	
Simpson Pat. Dry Dock bds....	5,000 00	5,000 00	
Atchison gold bonds, scrip.....	156 00	124 80	
General Electric Co. bonds ...	10,000 00	10,000 00	
Totals.....	\$494,981 00	\$547,150 55	547,150 55

Loans on Collateral

	Par Val.	Market Val.	Amt. Loaned.	
C. B. & Q. R.R. stk.....	\$5,000	\$4,800	} \$50,000	
K. C. C. & S. R.R. bonds.....	20,000	15,000		
K. C. Ft. S. & M. R.R. bonds....	15,000	15,000		
O. S. L. U. & N. R.R. bonds....	35,000	26,950		
Totals.....	\$75,000	\$61,750	\$50,000	50,000 00

Cash in Company's principal office	3,479 83
Cash in bank.....	93,015 26
Interest due and accrued on stocks and bonds.....	1,935 00
Interest due and accrued on collateral loans.....	652 25
Gross premiums in due course of collection	51,155 00
Bills receivable, not matured, taken for premiums.....	15,625 08
Assets of the Company at their actual value.....	\$959,925 72

III. LIABILITIES.

Losses adjusted and unpaid... ..	} \$47,900 00	
Losses reported and unadjusted.....		
Losses resisted.....		
Gross amount of unpaid losses.....		\$47,900 00
Unearned premiums on risks, one year or less,	\$108,985 72	
Unearned premiums on risks, more than one year.	125,007 05	
Unearned premiums on marine risks	16,061 50	
Unearned premiums as computed above.....		250,054 27

Commissions and brokerage.. .. .	10,380 00
Scrip interest (remaining unpaid).....	1,391 95
Due for salaries, rent, advertising, etc..	1,620 00
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$311,346 22
Capital stock.....	557,200 00
Surplus beyond all liabilities.....	91,379 50
Total liabilities, including capital and surplus.....	\$959,925 72

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$341,818 25	\$43,389 32	
Deduct reinsurance, rebate, abatements, and return premiums..	57,283 69	5,682 23	
Actual cash premiums ...	\$284,534 56	\$37,707 09	\$322,241 65
Bills and notes received for premiums unpaid.....	51,155 00	15,625 08	
Interest on mortgages of real estate.....			8,464 37
Interest on loans and bonds, and dividends on stocks.....			28,391 71
From all other sources			Nothing.
Actual cash income.....			\$359,097 73

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including — occurring in previous years).....	\$174,616 66	\$35,933 40	
Deduct salvage and reinsurance..	17,393 99	6,733 98	
Net amount paid for losses	\$157,222 67	\$29,199 42	\$186,422 09
Cash dividends.....			16,716 00
Scrip or certificates of profit redeemed			77 80
Commissions and brokerage			58,700 14
Salaries and fees.....			22,016 00
Taxes.....			6,034 30
All other payments			30,721 52
Actual cash expenditure			\$320,687 85

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$40,928,526	\$461,568 31
Written or renewed during the year.....	32,761,383	354,031 98
Totals.....	\$73,689,909	\$815,600 29
Deduct those expired and marked off.....	29,628,349	324,590 40
In force at the end of the year.....	\$44,061,560	\$491,009 89
Deduct amount reinsured.....	2,764,193	31,647 25
Net amount in force.....	\$41,297,367	\$459,362 64

	Marine and Inland.	Premiums.
In force at the end of the year.....	\$335,290	\$16,061 50

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount Covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$18,514,962	\$217,971 44	1-2	\$108,985 72
1891 ...	Two years.....	132,990	1,112 15	1-4	278 04
1892 ...		113,900	839 69	3-4	629 76
1890 ...	Three years. ...	2,434,174	25,786 14	1-6	4,297 69
1891....		2,715,975	28,371 17	1-2	14,185 58
1892....		3,024,129	31,457 94	5-6	26,214 95
1889....		68,350	650 77	1-8	81 35
1890....	Four years.....	77,916	853 52	3-8	320 07
1891....		100,400	947 27	5-8	592 05
1892 ...		182,091	1,579 07	7-8	1,381 69
1888....		3,200,436	34,613 30	1-10	3,461 33
1889....	Five years.....	2,098,917	24,040 34	3-10	7,212 10
1890....		2,411,674	25,934 85	1-2	12,967 43
1892....		2,452,098	26,497 39	7-10	18,547 17
1892....		3,769,355	38,707 60	9-10	34,836 84
Totals.....		\$41,297,367	\$459,362 64		\$233,992 77

Premiums received since the organization of the Company..	\$6,941,786 03
Losses paid since the Company organized.....	4,131,136 58
Cash dividends paid stockholders.....	881,808 00
Stock owned by directors at par value.....	33,600 00
Losses incurred during the year (fire, \$162,422.67; marine and inland, \$30,999.42).....	193,422 09

Scrip.

Balance of scrip outstanding.	\$39,205 00
Limit of scrip accumulation..	500,000 00

BROADWAY INSURANCE COMPANY.

III

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$337,160 00
Premiums received.....	3,747 45
Losses paid.....	2,878 84
Losses incurred.....	2,891 36

BROADWAY INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, December, 1849.

E. B. MAGNUS, *President.*GEORGE W. JONES, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	} Nothing.
Interest due on bond and mortgage loans.....	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD STOCKS—			
Morris & Essex.....	\$10,000 00	\$15,000 00	
N. Y., Lack. & Western.....	50,000 00	57,500 00	
Chic. & No. Western.....	35,000 00	39,650 00	
Illinois Central	20,000 00	20,000 00	
Brooklyn City.....	3,450 00	8,625 00	
MISCELLANEOUS —			
District of Columbia bds.....	\$225,000 00	\$238,500 00	
Consol. Gas Co., N. Y., bds....	20,000 00	25,200 00	
Totals	\$363,450 00	\$404,475 00	\$404,475 00
Cash in Company's principal office.....			1,660 10
Cash in bank.			14,550 97
Interest due and accrued on stocks.....			6,079 50
Gross premiums in due course of collection.....			44,956 70
Assets of the Company at their actual value.....			\$471,722 27

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,511 93	
Losses reported and unadjusted.....	20,500 00	
Losses resisted.....	Nothing.	
Gross amount of unpaid losses.....	\$35,011 93	
Deduct reinsurance	Nothing.	
Net amount of unpaid losses.....		\$35,011 93
Unearned premiums on risks, one year or less.	\$61,037 24	
Unearned premiums on risks, more than one year.....	43,605 76	
Unearned premiums as computed above.....		104,643 00
Commissions and brokerage.....		8,092 20
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....		\$147,747 13
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		123,975 14
Total liabilities, including capital and surplus.....		\$471,722 27

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$234,264 73	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	29,899 73	
Actual cash premiums.....		\$204,365 00
Interest on mortgages of real estate.....		Nothing.
Interest on loans and bonds, and dividends on stock.		15,475 01
Actual cash income.....		\$219,840 01

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$18,219.13 occurring in previous years).....	\$129,952 48	
Deduct salvage and reinsurance.....	2,426 94	
Net amount paid for losses.....		\$127,525 54
Cash dividends.....		20,000 00
Commissions and brokerage.....		38,679 64
Salaries and fees.....		13,335 84
Taxes.....		3,013 89
All other payments.....		17,861 17
Actual cash expenditure		\$220,416 08

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$29,702,188	\$165,406 15
Written or renewed during the year.....	34,102,977	250,808 75
Totals.....	\$63,805,165	\$416,214 90
Deduct those expired and marked off.....	27,941,762	208,636 59
In force at the end of the year.....	\$35,863,403	\$207,578 22
Deduct amount reinsured.....	1,636,273	10,345 03
Net amount in force.....	\$34,227,130	\$197,233 19

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$17,651,533	\$122,074 48	1-2	\$61,037 24
1890 ...	} Three years....	4,067,693	17,787 52	1-6	2,964 59
1891....		5,204,805	18,543 11	1-2	9,271 55
1892 ...		6,652,239	33,174 36	5-6	27,645 30
1889....	} Four years.....	69,950	738 88	1-10	221 65
1890....		146,050	1,356 15	3-10	678 07
1891....		229,613	1,891 09	1-2	1,323 77
1892....		205,247	1,667 60	7-10	1,500 83
Totals.....		\$34,227,130	\$197,233 19		\$104,643 00

Premiums received since the organization of the Company..	\$2,448,344 27
Losses paid since the Company organized.....	813,043 84
Cash dividends paid stockholders.....	1,268,000 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	45,625 00
Losses incurred during the year.....	144,318 34

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$698,425 00
Premiums received.....	7,512 01
Losses paid.....	3,714 56
Losses incurred.....	3,351 31

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

Commenced Business, February, 1867.

PHILIP BECKER, *President.*OLIVER J. EGGERT, *Secretary.**Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$300,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	536,090 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which — is in process of foreclosure)..	500 00
Interest due on bond and mortgage loans.....	2,223 67
Value of lands mortgaged.....	\$811,050 00
Buildings (insured for \$419,475.00).....	683,880 00
Total	\$1,494,930 00

Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Buffalo, N. Y.....	\$277,500 00	\$277,500 00	
City of Buffalo, N. Y., warrants.	16,634 33	16,634 33	
RAILROAD BONDS—			
Buffalo & So. Western, 1st m....	36,250 00	36,250 00	
MISCELLANEOUS —			
Tonawanda Gas Co., Tona- wanda, N. Y., 1st m. bds.....	25,000 00	25,000 00	
Totals.....	\$355,384 33	\$355,384 33	355,384 33

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Third Nat'l Bank, Buffalo, stk..	\$5,000	\$7,000	\$10,000
German Bank, " "	6,000	12,000	
Cit. Gas Co., Buff., 1st m. bds.	30,000	30,000	24,000
Cit. Gas Co., Buff., 1st m. bds.	10,000	10,000	8,000
Firemen's F. I. Co., San F., stk.	4,000	4,000	3,000

Buffalo St. R. R. Co., Buff., bds.	10,000	10,000	8,000
German Bank, Buffalo, stk....	6,000	12,000	6,000
B.L., T. & S. Dep. Co. Buff., stk.	5,000	5,000	7,400
German Bank, Buffalo, stk....	2,000	4,000	
Coöp. Stove Co., Buffalo, stk..	1,000	1,000	
Coöp. Brewing Co., Buffalo, stk.	2,800	3,500	
Board of Trade, Buffalo, stk...	2,700	2,970	26,000
German-Amer. Bk., Buff., stk..	2,500	3,125	
Merchants Bank, Buffalo, stk..	10,000	12,500	
West. Nat'l Bank, N.Y. City, stk.	12,000	12,000	
City of Toledo, Ohio, wat. bds.	1,000	1,250	1,000
Cit. Gas Co., Buff., 1st m. bds..	4,000	4,000	2,000
Union Fire Ins. Co., Buff., stk..	1,000	1,100	
Alliance Ins. Asso., N. Y., stk.	1,000	900	1,000
Ex. Elevator Co., Buff., stk....	1,000	1,000	
Cataract Bk., Niagara Falls, stk.	20,000	20,000	15,000
Third Nat'l Bank, Buffalo, stk.	45,000	63,000	55,000
Totals.....	\$182,000	\$220,345	\$166,400 00

Cash in Company's principal office.....	494 63
Cash in bank.....	117,675 21
Interest due and accrued on bonds.....	2,122 90
Interest due and accrued on collateral loan.....	75 00
Gross premiums in due course of collection.....	58,171 04
Bills receivable, not matured, taken for premiums.....	6,719 42
Rents due and accrued.....	1,372 32
Assets of the Company at their actual value.....	\$1,547,228 52

III. LIABILITIES.

Losses adjusted and unpaid	\$2,919 04
Losses reported and unadjusted.....	20,786 53
Losses resisted.....	2,841 82
Gross amount of unpaid losses.....	\$26,547 39
Deduct reinsurance.....	None.
Net amount of unpaid losses.....	\$26,547 39
Unearned premiums on risks, one year or less,	\$142,257 97
Unearned premiums on risks, more than one year.....	189,851 22
Unearned premiums as computed above	332,109 19
Commissions and brokerage.....	10,549 08
Special deposits in other States in excess of present liabilities therein	Nothing.
Total liabilities, except capital, special funds, and surplus.....	\$369,205 66

Capital stock.....	200,000 00
Special reserve fund of stockholders.....	200,000 00
Guaranty surplus fund.....	200,000 00
Surplus beyond all liabilities.....	578,022 86
Total liabilities, including capital, special funds, and surplus.....	\$1,547,228 52

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$523,788 20
Deduct reinsurance, rebate, abatements, and return premiums.....	108,279 19
Notes received for premiums unpaid, not stated.	
Actual cash premiums.....	\$415,509 01
Interest on mortgages of real estate.....	28,468 93
Interest on loans and bonds, and dividends on stocks.....	21,765 58
Rents.....	18,762 60
From all other sources.....	3,454 29
Actual cash income.....	\$487,960 41

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$17,610.71 occurring in previous years).....	\$216,371 02
Deduct salvage and reinsurance.....	7,396 57
Net amount paid for losses.....	\$208,974 45
Cash dividends.....	40,000 00
Commissions and brokerage.....	88,633 82
Salaries and fees.....	22,398 60
Taxes.....	7,548 46
All other payments.....	33,249 63
Actual cash expenditure.....	\$400,804 96

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$62,101,506	\$658,671 42
Written or renewed during the year.....	48,061,573	529,672 67
Totals.....	\$110,063,079	\$1,188,344 09
Deduct those expired and marked off.....	45,096,120	494,385 04
In force at the end of the year.....	\$65,066,959	\$693,959 05
Deduct amount reinsured.....	3,500,052	44,052 32
Net amount in force.....	\$61,566,907	\$649,906 73

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premium charged.	Fraction unearned.	Premiums unearned.
1892 ...	One year or less,	\$25,611,443	\$284,515 94	1-2	\$142,257 97
1891....	} Two years.....	109,876	1,114 70	1-4	278 68
1892 ...		128,267	1,056 38	3-4	792 28
1890 ...	} Three years.....	8,789,902	89,718 26	1-6	14,953 04
1891....		9,000,602	85,911 60	1-2	42,955 80
1892....		10,628,919	102,172 44	5-6	85,143 70
1889....	} Four years.....	95,100	838 55	1-8	104 82
1890....		115,200	941 03	3-8	352 88
1891....		142,150	1,243 25	5-8	777 03
1892....		114,425	967 21	7-8	846 31
1888....	} Five years.....	1,166,737	14,408 08	1-10	1,440 80
1889....		1,366,370	16,359 55	3-10	4,907 85
1890....		1,210,362	13,832 45	1-2	6,916 22
1891....		1,176,449	13,813 67	7-10	9,669 56
1892....		1,911,105	23,013 62	9-10	20,712 25
Totals.....		\$61,566,907	\$649,906 73		\$332,109 19

Premiums received since the organization of the Company..	\$6,869,028 84
Losses paid since the Company organized.....	3,511,260 35
Cash dividends paid stockholders.....	745,925 00
Stock owned by the directors at par value.....	60,000 00
Loaned to officers and directors.....	138,100 00
Loaned to stockholders not officers.....	66,000 00
Losses incurred during the year.....	216,005 72

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,256,869 00
Premiums received.....	10,837 32
Losses paid.....	3,537 44
Losses incurred.....	3,937 44

CITIZENS INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1837.

EDWARD A. WALTON, *President*.FRANK M. PARKER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$2,500,000 00
Whole amount of capital actually paid up in cash	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$145,700 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	41,300 00
Interest accrued on bond and mortgage loans.....	206 50
Value of lands mortgaged.....	\$45,000 00
Buildings (insured for \$36,200).....	54,000 00
Total	\$99,000 00

Stocks and Bonds owned by the Company

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c., registered.	\$150,000 00	\$170,625 00
RAILROAD BONDS—		
Lake Shore & Mich. Southern..	50,000 00	59,500 00
Oregon Short Line & U. N....	2,000 00	1,500 00
N. Y., Chic. & St. Louis.....	10,000 00	9,775 00
RAILROAD STOCKS—		
C. C. C. & St. Louis pref.....	10,000 00	9,400 00
C. C. C. & St. Louis com.....	20,000 00	11,800 00
Union Pacific.....	20,000 00	7,800 00
N. Y. C. & H. R.....	20,000 00	21,900 00
BANK STOCKS—		
National Citizens	30,000 00	48,000 00
National Bank of Commerce ...	10,000 00	19,800 00
Union Trust Company stock ...	10,000 00	76,000 00
National Bank of the Republic..	5,000 00	8,900 00
MISCELLANEOUS—		
Consolidated Gas Co.'s stock...	20,000 00	25,500 00
Totals.....	\$357,000 00	\$470,500 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Butchers' & Drovers' Nat'l Bank stk.....	\$1,050	\$1,942	\$900	
L. S. & M. S. R.R., bds....	20,000	23,600	20,00	
Nat'l Bk. of the Rep'blic, stk.	3,400	6,052	10,000	
First National Bank of Paterson, stk.....	4,100	6,560		
Penn. R.R., stk.....	2,500	2,750		
B'dway & 7th Av. R.R., stk.	1,000	1,980	1,300	
N. Y. Mutual Gas Co., stk..	600	852	525	
St. L. & Iron Mt. R.R., bds..	40,000	40,800	75,000	
Mo. Pacific R.R., 5 p.c. bds.	66,000	71,940		
Mo. Pacific R.R., stk.....	20,000	11,300		
Phoenix Nat'l Bank, stk....	15,500	18,600	30,000	
Laclede Gas Co., pfd. stk..	10,000	2,250		
W. U. Telegraph Co., stk..	5,000	4,700	4,000	
Totals.....	\$189,150	\$193,326	\$143,725	143,725 00

Cash in Company's principal office.....	3,605 44
Cash in bank.....	103,056 19
Interest due and accrued on bonds.....	5,350 00
Interest due and accrued on collateral loans.....	4,856 45
Gross premiums in due course of collection.....	79,545 64
Premiums payable direct to home office.....	27,982 53
Rents due and accrued.....	2,559 60
Reinsurance due.....	1 99
Premiums unpaid (more than three months due), \$1,682.11	
Assets of the Company at their actual value.....	1,028,389 34

III. LIABILITIES.

Losses adjusted and unpaid.....	\$27,315 50
Losses reported and unadjusted.....	28,648 19
Losses resisted.....	10,285 84
Gross amount of unpaid losses.....	\$66,249 53
Deduct reinsurance.....	5,023 06
Net amount of unpaid losses.....	\$61,226 47
Unearned premiums on risks, one year or less. \$233,614 33	
Unearned premiums on risks, more than one year.....	269,285 02
Unearned premiums as computed above.....	502,899 35
Commissions and brokerage.....	15,125 75
Cash dividends to stockholders remaining unpaid.....	310 95
Due for salaries, rent, advertising, etc.....	1,500 00
Return premiums.....	800 00
Reinsurance.....	499 25
Special deposits in other States in excess of present liabilities therein.....	32,381 05
Total liabilities, except capital and surplus.....	\$614,745 82

Capital stock	300,000 00
Surplus beyond all liabilities	113,643 52
Total liabilities, including capital and surplus	<u>\$1,028,389 34</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash	\$826,754 99
Deduct reinsurance, rebate, abatement, and re- turn premiums	127,821 18
Actual cash premiums	<u>\$698,933 81</u>
Interest on mortgages of real estate	3,739 09
Interest on loans and bonds, and dividends on stocks	24,907 05
Rents	5,428 15
Actual cash income	<u>\$733,008 10</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$43,608.50 occurring in previous years)	\$499,373 70
Deduct salvage and reinsurance	22,388 05
Net amount paid for losses	<u>\$476,985 65</u>
Cash dividends	29,827 80
Commissions and brokerage	129,718 83
Salaries and fees	44,999 39
Taxes	17,441 30
All other payments	98,916 39
Actual cash expenditure	<u>\$797,889 36</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.	\$122,234,677 94	\$993,744 91
Written or renewed during the year	90,371,260 12	835,879 52
Totals	<u>\$212,605,938 06</u>	<u>\$1,829,624 43</u>
Deduct those expired and marked off	93,637,842 92	784,925 44
In force at the end of the year	\$118,968,095 14	\$1,044,698 99
Deduct amount reinsured	6,228,151 08	50,920 88
Net amount in force	<u>\$112,739,944 06</u>	<u>\$993,778 11</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$47,757,720 63	\$518,149 55	1-2	\$259,074 77
1891....	Two years.....	844,480 83	3,914 43	1-4	978 61
1892....		1,687,554 50	6,688 00	3-4	5,016 00
1890....	Three years.....	18,232,664 91	125,313 42	1-6	20,885 57
1891....		19,846,982 24	131,696 40	1-2	65,848 20
1892....		20,323,575 45	136,014 57	5-6	113,345 47
1889....	Four years.....	185,940 33	1,424 97	1-8	178 12
1890....		226,291 67	1,578 01	3-8	591 75
1891....		211,128 34	1,435 77	5-8	897 35
1892....		219,072 50	1,550 52	7-8	1,356 70
1888....	Five years.....	1,807,972 83	20,813 95	1-10	2,081 39
1889....		1,747,702 33	22,618 58	3-10	6,785 57
1890....		1,934,700 33	24,482 38	1-2	12,241 19
1891....		2,069,073 92	25,187 43	7-10	17,631 20
1892....		1,873,234 33	23,831 01	9-10	21,447 90
Totals.....		\$118,968,095 14	\$1,044,698 99		\$528,359 79
Deduct reinsurance		6,228,151 08	50,920 88		25,460 44
Net		\$112,739,944 06	993,778 11		\$502,899 35

Premiums received since the organization of the Company..	\$13,309,547 94
Losses paid since the Company organized.....	6,832,383 58
Cash dividends paid stockholders.....	1,910,550 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	98,400 00
Loaned to stockholders not officers.....	32,000 00
Losses incurred during the year.....	486,611 20

Special deposits in other States for the exclusive protection of policy-holders therein :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia.....	\$28,437 50	\$5,209 02	\$23,228 48
Virginia	17,062 50	7,909 93	9,152 57
Totals.....	\$45,500 00	\$13,118 95	\$32,381 05

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,058,965 92
Premiums received.....	18,624 98
Losses paid.....	14,581 60
Losses incurred.....	18,655 00

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

Commenced Business, June, 1859.

GARRETT A. VAN ALLEN, *President.*E. DARWIN JENISON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$75,000 00
Loans on bonds and mortgage (first liens), not more than one year's interest due.....	69,300 00
Interest due on bond and mortgage loans.....	540 00
Value of lands mortgaged.....	\$85,350 00
Buildings (insured for \$69,300).....	79,350 00
Total.....	\$164,700 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BOND—			
United States, 4 p.c. coupon....	\$1,000 00	1,130 00	
BANK STOCKS—			
National Commercial, Albany..	15,000 00	49,500 00	
First National, Albany.....	15,000 00	24,750 00	
National Exchange, Albany....	7,200 00	8,280 00	
Albany City National, Albany..	4,500 00	4,500 00	
National of Cohoes, N. Y.....	5,000 00	7,000 00	
Holland Trust Co., N. Y.....	2,500 00	4,500 00	
South End Bank, Albany.....	5,000 00	5,500 00	
RAILROAD STOCK —			
Rensselaer & Saratoga.....	30,000 00	52,500 00	
Totals.....	\$85,200 00	\$157,160 00	157,160 ⁰⁰ 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
First Nat'l Bank of Albany, \$3,300 00	\$3,300 00	\$5,445 00	\$3,000 00	
Nat'l Bank of Cohoes.....	5,000 00	7,000 00	1,900 00	
Totals	\$8,300 00	\$12,445 00	\$4,900 00	4,900 00

Cash in Company's principal office.....	1,090 45
Cash in bank.....	63,936 88
Interest due and accrued on stocks and bonds.....	561 66
Interest due and accrued on collateral loans.....	Nothing.
Gross premiums in due course of collection.....	11,461 74
Rents due and accrued.....	1,187 44
Assets of the Company at their actual value.....	<u>\$385,138 17</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$25,970 00
Losses resisted.....	Nothing.
Gross amount of unpaid losses.....	<u>\$25,970 00</u>
Deduct reinsurance.....	140 00
Net amount of unpaid losses	<u>\$25,830 00</u>
Unearned premiums on risks, one year or less..	\$64,768 83
Unearned premiums on risks, more than one year.....	<u>38,702 29</u>
Unearned premiums as computed above.....	103,471 12
Commissions and brokerage.....	1,841 10
Return premiums.....	2,014 57
All other demands.....	168 02
Special deposits in other States in excess of present liabilities therein.....	<u>Nothing.</u>
Total liabilities, except capital and surplus	<u>\$133,324 81</u>
Capital stock	200,000 00
Surplus beyond all liabilities.....	<u>51,813 36</u>
Total liabilities, including capital and surplus.....	<u>\$385,138 17</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$180,026 47
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>24,675 82</u>
Actual cash premiums.....	<u>\$155,350 65</u>
Interest on mortgages of real estate.....	2,756 58
Interest on loans and bonds, and dividends on stocks.....	9,612 17
Rents.....	<u>6,411 20</u>
Actual cash income.....	<u>\$174,130 60</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$16,280.85 occurring in previous years.....	\$83,653 76	
Deduct reinsurance.....	4,267 05	
Net amount paid for losses.....		\$79,386 71
Cash dividends.....		12,000 00
Commissions and brokerage.....		32,432 23
Salaries and fees.....		13,876 85
Taxes.....		7,823 79
All other payments.....		8,784 89
Actual cash expenditure.....		\$154,304 47

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,652,275	\$158,400 93
Written or renewed during the year.....	17,709,741	182,426 39
Totals.....	\$33,362,016	\$340,827 32
Deduct those expired and marked off.....	13,530,479	132,915 56
In force at the end of the year.....	\$19,831,537	\$207,911 76
Deduct amount reinsured.....	1,032,747	9,109 67
Net amount in force.....	\$18,798,790	\$198,802 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$12,507,779	\$129,537 66	1-2	\$64,768 83
1891....	Two years.....	10,050	88 81	1-4	22 20
1892....		32,658	300 56	3-4	225 42
1890....	Three years.....	1,557,220	14,481 22	1-6	2,413 53
1891....		1,508,746	17,551 22	1-2	8,775 61
1892....		2,017,721	22,096 50	5-6	18,413 75
1889....	Four years.....	12,500	130 25	1-8	16 28
1890....		12,000	112 63	3-8	42 23
1891....		37,300	352 48	5-8	220 30
1892....		28,600	295 00	7-8	258 12
1888....	Five years.....	120,252	1,404 95	1-10	140 50
1889....		176,719	2,558 47	3-10	767 54
1890....		182,482	2,431 70	1-2	1,215 85
1891....		220,050	2,618 07	7-10	1,832 65
1892....		374,713	4,842 57	9-10	4,358 31
Totals.....		\$18,798,790	\$198,802 09		\$103,471 12

Premiums received since the organization of the Company...	\$4,733,104 00
Losses paid since the Company organized.....	3,108,142 00
Cash dividends paid stockholders.....	804,000 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	56,850 00
Loaned to officers and directors.....	1,900 00
Losses incurred during the year.....	88,406 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$541,766 00
Premiums received.....	5,210 67
Losses paid.....	3,799 72
Losses incurred.....	4,799 72

CONTINENTAL INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1853.

F. C. MOORE, *President.*EDWARD LANNING, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$189,360 00
Loans on bond and mortgage (first liens), not more than one year's interest due	138,935 00
Interest accrued on bond and mortgage loans.....	2,485 68
Value of lands mortgaged.....	\$183,450 00
Buildings (insured for \$169,875).....	201,450 00
Total.....	\$384,900 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States reg. 6 p.c. cur....	\$498,000 00	\$574,530 00
Alabama, Class A, 1906.....	10,000 00	10,000 00
South Carolina 6 p.c. con.		
"Brown," 1893.....	12,000 00	11,400 00
Georgia 4½ p.c., 1915.....	25,000 00	27,500 00

	Par Value.	Market Value.
MUNICIPAL BONDS—		
New York City, reg., 3 p.c., 1919,	5,000 00	5,000 00
Portland, Or., water, 5 p.c., 1917,	50,000 00	55,000 00
Richmond, Va., 4 p.c., 1920.....	50,000 00	50,000 00
RAILROAD BONDS—		
Atlantic & Gulf, 1st m., 7 p.c....	47,000 00	50,760 00
Cedar Rapids, Iowa Falls & Northwestern, 1st. m., 6 p.c....	50,000 00	50,000 00
Central R.R. & B'king Co. of Ga. (Tripartite) 1st m., 7 p.c.....	100,000 00	100,000 00
Chic., Mil. & St. P. Chic. & Pac. division, 1st m., 6 p.c.....	50,000 00	56,500 00
C. & N.W., s. f. reg., 1st m., 6 p.c.	50,000 00	56,500 00
Chicago, Rock Island & Pacific, coll. and ex. 1st m., 5 p.c.....	100,000 00	100,000 00
Chicago, St. P., Minn. & Omaha, 1st m., 6 p.c.....	100,000 00	120,000 00
Columbia & G'nville, 1st m., 6 p.c.	50,000 00	50,000 00
Elmira, Cortland & Northern, pfd. 1st m., 6 p.c.....	50,000 00	50,000 00
Erie R'y Co., con. 1st m. 4 p.c....	50,000 00	68,500 00
Georgia, Carolina & Northern, 1st m., 5 p.c., guar.....	25,000 00	25,000 00
Grand Rapids, Lansing & Detroit, 5 p.c., 1927, guar.....	50,000 00	47,500 00
Ind., Bloomington & W'stern, pfd. 1st m., 7 p.c.....	135,000 00	148,500 00
Kentucky Central, 1st m., 4 p.c....	50,000 00	41,000 00
Midland of N. J., 1st m., 6 p.c....	50,000 00	59,000 00
Mil., L. S. & West'n, 1st m., 6 p.c.	100,000 00	126,000 00
Morris & Essex, con. 1st m., 7 p.c.	50,000 00	67,500 00
N. Y. C. & H. R., deb. 5 p.c.....	50,000 00	53,500 00
N. Y. Lack. & W., 1st m., 6 p.c....	50,000 00	63,500 00
N. Y., L. E. & Western, 1st m., 6 p.c., prior lien.....	50,000 00	56,000 00
Raleigh & Augusta, Air Line, 1st m., 6 p.c.....	50,000 00	55,000 00
Richm'd & Danv., 6 p.c. con. 1915,	50,000 00	51,500 00
St. Paul, Minn. & Manitoba, Da- kota ex., 6 p.c.....	100,000 00	118,000 00
RAILROAD STOCKS—		
C., B. & Q.....	100,000 00	97,000 00
Chic., Milwaukee & St. Paul...	50,000 00	61,000 00
Chic. & Northwestern.....	50,000 00	71,000 00
Chic., Rock Island & Pacific....	100,000 00	82,000 00
Chic., St. P., Minneap. & Omaha	100,000 00	117,000 00
C., C., C. & St. L.....	100,000 00	93,000 00
Lake Shore & M. S.....	50,000 00	63,500 00
New York & Harlem.....	101,650 00	264,290 00

	Par Value.	Market Value.	
N. Y., N. H. & Hartford.....	25,600 00	64,000 00	
Pennsylvania.....	50,000 00	54,000 00	
Pitts., McK. & Youghiogeny..	250,000 00	300,000 00	
R., Watert'n & Ogdensb'g, guar.	50,000 00	55,500 00	
St. Paul & Duluth.....	50,000 00	53,500 00	
St. P., Minn. & Man., guar.....	100,000 00	112,000 00	
United N. J. R. R. & Canal Co., guar.....	120,000 00	276,000 00	
BANK STOCKS—			
Am. Exchange National.....	25,000 00	38,750 00	
Bank of America ...	8,700 00	18,705 00	
Bowery Bank.....	5,000 00	15,000 00	
Mechanics' National	30,000 00	57,000 00	
Mercantile National.....	25,000 00	55,000 00	
Merchants' National.....	17,500 00	26,250 00	
Nassau.....	5,000 00	8,500 00	
Phenix National.....	7,640 00	9,550 00	
Central Trust Co.....	20,000 00	160,000 00	
MISCELLANEOUS—			
W. Union Tel. Co. col. tr. bds..	100,000 00	103,000 00	
Consolidated Gas Co., N. Y....	50,000 00	62,500 00	
Totals.....	\$3,698,090 00	\$4,665,735 00	4,665,735 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
N. Y. & H. R. R. Co. stk.....	\$1,500	\$3,900	\$7,000	}
42d & Grand St. F. R. R. Co. stk.	1,000	3,000		
Dela. & Hudson Canal Co. stk.	1,000	1,300		
Bank of New York stk.....	1,000	2,300	50,000	}
Central R. R. of N. J.....	10,000	12,500		
Bur., Cedar Rapids & North. Ry.				
cons., 5 p.c. bds., 1934.....	50,000	48,000		
Totals	\$64,500	\$71,000	\$57,000	57,000 00

Cash in Company's principal office.....	12,418 27
Cash in bank.....	570,062 21
Interest due and accrued on stocks.....	72,053 20
Interest due and accrued on collateral loans and bank balances	1,848 73
Gross premiums in due course of collection.....	382,560 37
Bills receivable, not matured, taken for premiums.....	283,796 54
Rents due and accrued.....	3,925 73
Amount of instalment notes held and owned by the Company.....	\$1,223,280 82
Assets of the Company at their actual value.....	\$6,380,180 73

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$343,625 00
Losses resisted.....	42,154 00
Gross amount of unpaid losses.....	\$385,779 00
Deduct reinsurance.....	15,082 00
Net amount of unpaid losses.....	\$370,697 00
Unearned premiums on risks, one year or less.	\$787,270 16
Unearned premiums on risks, more than one year.....	2,221,341 84
Unearned premiums as computed above.....	\$3,008,612 00
Commissions and brokerage.....	77,853 55
Principal unpaid on scrip or certificates of profits.....	30,070 00
Interest due and remaining unpaid.....	6,152 22
Cash dividends to stockholders remaining unpaid.....	931 00
Reserved for contingencies.....	100,000 00
Special deposits in other States in excess of present liability therein.....	66,219 93
Total liabilities, except capital, special funds, and surplus.....	\$3,660,535 70
Capital stock.....	1,000,000 00
Special reserve fund of stockholders	600,000 00
Guaranty surplus fund	600,000 00
Surplus beyond all liabilities.....	519,645 03
Total liabilities, including capital, special funds, and surplus.....	\$6,380,180 73
Unearned premiums represented by instalment notes.....	\$1,223,280 82

IV. INCOME DURING THE YEAR.

	Fire.
Premiums received in cash.....	\$3,029,787 57
Deduct reinsurance, rebate, abatements, and return premiums.....	317,682 20
Actual cash premiums.....	\$2,712,105 37
Interest on mortgages and real estate.....	8,210 23
Interest on loans and bonds, and dividends on stocks.....	168,212 90
Rents.....	47,174 51
Actual cash income.....	\$2,935,703 01

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amount paid for losses (inc. \$254,- 616.58 occurring in prev. yrs.).....	\$1,519,158 83	\$69,424 64
Deduct salvage and reinsurance..	57,341 34	Nothing.
Net amount paid for losses.....	\$1,461,817 49	\$69,424 64
		\$1,531,242 13

Cash dividends.....	139,720 00
Scrip or certificates of profit redeemed in cash.....	310 06
Commissions and brokerage.....	603,718 65
Salaries and fees.....	244,119 02
Taxes.....	60,060 85
All other payments.....	215,192 18
Actual cash expenditure.....	\$2,794,362 89

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$542,682,391	\$5,068,467 10
Written or renewed during the year.....	381,271,923	3,230,836 73
Totals.....	\$923,954,314	\$8,299,303 83
Deduct those expired and marked off.....	352,955,236	2,707,604 86
In force at the end of the year.....	\$570,999,078	\$5,591,698 97
Deduct amount reinsured.....	8,163,145	80,617 37
Net amount in force.....	\$562,835,933	\$5,511,081 60

Recapitulation of Fire Risks and Premiums.

Year. written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$179,485,550	\$1,574,540 32	1-2	\$787,270 16
1891... }	Two years.....	1,309,192	6,427 55	1-4	1,606 88
1892.... }		1,856,331	8,725 26	3-4	6,543 94
1890.... }	Three years.....	64,303,399	406,596 98	1-6	67,766 16
1891.... }		65,827,758	455,205 62	1-2	227,602 81
1892.... }		77,661,719	551,208 23	5-6	459,340 20
1889.... }	Four years.....	702,450	4,970 69	1-8	621 34
1890.... }		1,709,908	8,315 95	3-8	3,118 48
1891.... }		1,215,081	7,560 71	5-8	4,725 45
1892.... }		1,693,395	12,015 40	7-8	10,513 47
1888.... }	Five years.....	27,091,003	339,322 07	1-10	33,932 21
1889.... }		27,629,209	377,078 20	3-10	113,123 46
1890.... }		32,789,325	441,526 20	1-2	220,763 10
1891.... }		35,640,828	565,589 62	7-10	395,912 73
1892.... }		43,150,761	746,646 58	9-10	671,981 92
Various,	More than 5 y'rs..	770,024	5,352 22	Var.	3,789 69
Totals.....		\$562,835,933	\$5,511,081 60		\$3,008,612 00

Premiums received since the organization of the Company...	\$52,259,968 47
Losses paid since the Company organized.....	29,158,169 34
Cash dividends paid stockholders.....	5,030,247 36
Stock dividends declared.....	Nothing.
Losses incurred during the year.....	1,558,228 72

Stock owned by directors at par value.....	186,100 00
Loaned to stockholders not officers.....	Nothing.
Loaned to officers and directors.....	1,000 00

Special deposits elsewhere for the exclusive protection of
policy-holders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposit.
Georgia.....	\$27,500 00	\$33,555 06	.... .
Virginia.....	50,000 00	24,214 02	\$25,785 98
Oregon.....	55,000 00	14,566 05	40,433 95
Totals.....	\$132,500 00	\$72,335 13	\$66,219 93

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$6,386,460 00
Premiums received.....	56,260 70
Losses paid.....	21,175 68
Losses incurred.....	19,760 20

DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, August, 1835.

TATTNALL PAULDING, *President.*

HENRY LYLURN, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	702,875 00

II. ASSETS.

Value of real estate owned by the company unencumbered..	\$160,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	154 200 00
Interest accrued on bond and mortgage loans.....	1,720 60
Value of lands mortgaged.....	\$209,000 00
Buildings (insured for \$120,500).....	163,000 00
Total.....	\$372,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
Georgia.....	\$25,000 00	\$25,000 00
Tennessee Compromise.....	31,300 00	23,788 00
MUNICIPAL AND COUNTY BONDS—		
City of Philadelphia, 6 p.c....	85,000 00	105,778 75
City of St. Louis, 6 p.c.....	100,000 00	106,000 00
City of Newark, 4 p.c... ..	75,000 00	75,000 00
City of Camden, 4 p.c.....	30,000 00	30,300 00
City of Springfield, Ill., 5 p.c..	25,000 00	26,125 00
City of Richmond, Va.....	36,000 00	36,000 00
RAILROAD BONDS—		
Lehigh Valley, 4½ p.c.....	25,000 00	26,000 00
Phila. & Reading, 5 p.c.....	100,000 00	104,000 00
Allentown Terminal, 4 p.c....	50,000 00	50,000 00
Wilmington & Northern.....	25,000 00	26,750 00
Lehigh Valley cons., 4½ p.c....	100,000 00	102,000 00
Penn. & N. Y. Canal, 4 p.c....	50,000 00	50,000 00
Pitts., Y. & Ashtabula.....	40,000 00	42,200 00
Baltimore Belt... ..	40,000 00	41,600 00
N. Pacific, Pend D'O. Div.....	5,000 00	5,125 00
RAILROAD STOCKS—		
Pennsylvania, 5 p.c.....	25,000 00	27,187 50
MISCELLANEOUS—		
Am. Steamship Co., 6 p.c. bds..	40,000 00	41,400 00
Phila. Wil. & Balt. Trust Certifi-		
cates, 4 p.c.....	30,000 00	30,600 00
Phil. & Read. Car Tr., 5½ p.c..	40,000 00	40,000 00
Atlantic Mut. Ins. Co. scrip....	140 00	147 00
Delano Land Co. bonds.....	30,000 00	30,750 00
Philadelphia Bourse stk.....	1,000 00	1,000 00
Mortgage Trust Co., Phila.....	15,000 00	15,000 00
Totals.....	\$1,023,440 00	\$1,061,751 25
		1,051,751 25
Cash in Company's principal office.....		
		3,508 14
Cash in bank.....		76,382 38
Gross premiums in due course of collection.....		177,495 73
Bills receivable not matured taken for premiums.....		16,357 35
Rents due and accrued.....		1,513 83
Reinsurance due.....		2,635 15
All other property.....		8,621 24
Assets of the Company at their actual value.....		\$1,664,185 67

III. LIABILITIES.

Losses adjusted and unpaid.....	\$22,777 83	
Losses reported and unadjusted.....	124,585 00	
Losses resisted.....	3,925 00	
Gross amount of unpaid losses.....	\$151,287 83	
Deduct reinsurance.....	Nothing.	
Net amount of unpaid losses.....		\$151,287 83
Unearned premiums on risks, one year or less..	\$231,040 35	
Unearned premiums on risks, more than one year.....	152,314 19	
Unearned premiums on marine risks	55,837 57	
Unearned premiums as computed above.....		439,192 11
Reclaimable on perpetual fire policies.....		73,502 39
Commissions and brokerage.....		28,781 75
Cash dividends to stockholders remaining unpaid.....		168 75
Unpaid certificates of profits.....		3,455 00
Interest due and unpaid.....		3,761 10
Due for salaries, rent, advertising, etc.....		Nothing.
Taxes ..		Nothing.
Special deposits in other States in excess of present liabilities therein.....		30,911 77
Total liabilities, except capital and surplus		\$731,060 70
Capital stock		702,875 00
Surplus beyond all liabilities		230,249 97
Total liabilities, including capital and surplus.....		\$1,664,185 67

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$832,401 44	\$351,087 64	
Deduct reinsurance, rebate, abate- ments, and return premiums..	270,563 56	43,188 42	
Actual cash premiums... ..	\$561,837 88	\$307,899 22	\$869,737 10
Interest on mortgages of real estate.....			4,999 12
Interest on loans and bonds, and dividends on stock.....			53,811 63
Rents			4,827 38
Deposit premiums on perpetual risks.....		\$1,104 06	
Actual cash income.....			\$933,375 23

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (inc. \$91,504.28 occurring in previons years)..	\$317,885 42	\$279,834 84	
Deduct salvage and reinsurance..	47,608 59	41,490 23	
Net amount paid for losses	\$270,276 83	\$238,344 61	\$508,621 44

Cash dividends.....	64,826 50
Scrip or certificate of profit redeemed in cash, including interest.....	818 50
Commissions and brokerage.....	140,124 21
Salaries and fees.....	75,433 03
Taxes	22,557 79
All other payments	86,295 43
Deposit premiums returned.....	\$5,508 33
Actual cash expenditure.....	\$898,676 90

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$36,073,387	\$411,167 39
Written or renewed during the year.....	57,283,267	891,379 73
Totals.....	\$93,356,654	\$1,302,547 12
Deduct those expired and marked off.....	31,735,254	527,871 48
In force at the end of the year.....	\$61,621,400	\$774,675 64
Deduct amount reinsured.....	5,021,288	66,660 44
Net amount in force.....	\$56,600,112	\$708,015 20

	Marine and Inland.	Premium.
In force at the end of the year.....	\$8,533,065	\$55,837 57

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$36,879,197	\$462,080 69	1-2	\$231,040 35
1891....	Two years.....	288,167	2,355 92	1-4	588 98
1892....		135,301	1,145 79	3-4	859 34
1890....	Three years.....	2,273,076	29,886 31	1-6	4,981 05
1891....		3,967,986	50,223 03	1-2	25,111 51
1892....		6,082,545	77,907 54	5-6	64,922 95
1889....	Four years.....	.....	.....	1-8	.....
1890....		.....	.....	3-8	.....
1891....		43,416	376 41	5-8	235 23
1892....		69,048	662 71	7-8	579 87
1888....	Five years.....	337,391	5,390 83	1-10	539 08
1889....		756,647	10,777 88	3-10	3,233 36
1890....		886,015	11,412 82	1-2	5,706 41
1891....	Six years.....	2,139,543	22,636 64	7-10	15,845 65
1892....		2,711,480	32,369 88	9-10	29,132 89
1890....		10,300	337 00	7-12	196 58
1891....		2,500	143 75	9-12	107 81

EAGLE FIRE COMPANY.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1890....	} Seven years.....	1,500	28 00	9-14	18 00
1891....		8,000	55 00	11-14	43 22
1892....		3,000	75 00	13-14	69 64
1892....	Ten years.....	5,000	150 00	19-20	142 50
Totals.....		\$56,600,112	\$708,015 20	...	\$383,354 44
Perpetual Risks.....		3,059,156	77,370 93	...	73,502 39
Grand Totals.....		\$59,659,268	\$785,386 13	...	\$456,856 83
Premiums received since the organization of the Company..					\$28,012,116 00
Losses paid since the Company organized.....					16,540,146 00
Cash dividends declared.....					2,430,671 00
Stock dividends declared.....					Nothing.
Stock owned by directors at par value.....					47,400 00
Losses incurred during the year (fire, \$312,507.84 ; marine and inland, \$290,080.60).....					602,588 40

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$942,756 00
Premiums received.....	9,293 04
Losses paid.....	3,814 23
Losses incurred.....	3,910 15

EAGLE FIRE COMPANY,

NEW YORK CITY.

Commenced Business, August, 1806.

ALEXANDER J. CLINTON, *President.*THOMAS J. GAINES, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$435,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	28,500 00
Interest due and accrued on bond and mortgage loans.....	978 75
Value of lands mortgaged.....	\$20,500 00
Buildings (insured for \$39,350).....	39,500 00
Total.....	\$60,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD STOCKS AND BONDS —			
Oswego & Syracuse.....	\$25,000 00	\$46,250 00	
Albany & Susquehanna.....	10,000 00	16,500 00	
Utica, Chenango & Susq. Valley,	10,000 00	13,300 00	
Rensselaer & Saratoga.....	5,000 00	8,750 00	
N. Y., Lackawanna & Western,	10,000 00	11,300 00	
Valley... ..	15,000 00	17,250 00	
N. Y. Central & Hudson River.	30,000 00	32,700 00	
Lake Shore & Mich. Southern..	10,000 00	12,800 00	
Rome, Watert'n & Ogdensb'gh,	10,000 00	11,300 00	
Buffalo, Roch. & Pittsburgh, pfd.	10,000 00	8,500 00	
BANK STOCKS —			
German American	3,750 00	4,687 50	
Merchants National	16,650 00	24,808 50	
Mechanics National	5,000 00	9,550 00	
Nassau.....	5,000 00	8,750 00	
Bank of America.....	10,000 00	21,000 00	
American Exchange National..	20,000 00	31,400 00	
East River National.....	3,550 00	5,502 50	
National Bank of Commerce...	10,000 00	20,000 00	
MISCELLANEOUS —			
Delaware & Hudson Canal Co..	12,200 00	16,348 00	
Williamsburgh Gaslight Co....	10,000 00	15,500 00	
People's Gaslight Co.....	4,950 00	5,346 00	
Fulton Municipal Gaslight Co..	10,000 00	15,000 00	
Addit'l Water Loan, City of N.Y.	250,000 00	257,500 00	
Totals.....	\$496,100 00	\$614,042 50	614,042 50

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Pennsylvania R.R., stk....	\$300 00	\$324 00	} \$800 00	
N.Y. C. & H. R. R.R., stk.	500 00	545 00		
Continental Bank, stk.....	200 00	270 00		
Totals.....	\$1,000 00	\$1,139 00	\$800 00	800 00

Cash in Company's principal office.....	2,001 70
Cash in bank.....	9,383 60
Interest due and accrued on stocks.....	6,944 83
Interest due and accrued on collateral loans and deposits...	63 00
Gross premiums in due course of collection.....	31,227 11
Rents due and accrued.....	4,225 02
Assets of the Company at their actual value.....	\$1,133,166 51

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,267 48	
Losses reported and unadjusted	11,699 72	
Losses resisted.....	1,880 41	
	<hr/>	
Gross amount of unpaid losses.....	\$19,847 61	
Deduct reinsurance.....	2,741 60	
	<hr/>	
Net amount of unpaid losses.....		\$17,106 01
Unearned premiums on risks, one year or less.	\$49,917 95	
Unearned premiums on risks, more than one year	110,725 40	
	<hr/>	
Unearned premiums as computed above.....		160,643 35
Commissions and brokerage.....		6,968 79
Cash dividends to stockholders remaining unpaid.....		2,658 24
Return premiums.....		2,745 91
Reinsurance.....		2,844 38
Special deposits in other States and country in excess of present liability therein.....		Nothing.
	<hr/>	
Total liabilities, except capital and surplus.....		\$192,966 68
Capital stock.....		300,000 00
Surplus beyond all liabilities.....		640,199 83
	<hr/>	
Total liabilities, including capital and surplus.....		\$1,133,166 51

IV. INCOME DURING THE YEAR.

	Fire.	
Premiums received in cash.....	\$227,561 45	
Deduct reinsurance, rebate, abatement, and return premiums.....	43,609 50	
	<hr/>	
Actual cash premiums.....		\$183,951 95
Interest on mortgages of real estate.		840 19
Interest on loans and bonds, and dividends on stocks.....		26,029 29
Rents ...		11,397 09
	<hr/>	
Actual cash income.....		\$222,218 52

V. EXPENDITURE DURING THE YEAR.

	Fire.	
Amount paid for losses (including \$17,223.61 occurring in previous years).....	\$131,002 00	
Deduct salvage and reinsurance.....	24,137 91	
	<hr/>	
Net amount paid for losses.....		\$106,864 09
Cash dividends.....		36,609 00
Commissions and brokerage.....		42,628 64
Salaries and fees.....		29,487 51
Taxes		2,064 19
All other payments.....		10,992 14
	<hr/>	
Actual cash expenditure.....		\$228,645 57

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$49,245,878	\$302,324 21
Written or renewed during the year.....	34,480,120	229,636 31
Totals.....	\$83,725,998	\$531,960 52
Deduct those expired and marked off.....	29,948,379	183,438 43
In force at the end of the year.....	\$53,777,619	\$348,522 09
Deduct amount reinsured.....	6,428,066	45,680 02
Net amount in force.....	\$47,349,553	\$302,842 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned	Premiums unearned.
1892 ...	One year or less.	\$14,401,377	\$99,835 90	1-2	\$49,917 95
1891....	Two years.....	29,000	123 38	1-4	30 84
1892....		17,000	66 41	3-4	49 81
1890....	Three years	8,525,101	46,471 15	1-6	7,745 19
1891....		9,988,262	59,060 97	1-2	29,530 48
1892....		11,093,212	66,257 20	5-6	55,214 34
1889....	Four years.....	107,616	1,053 86	1-8	131 73
1890....		148,750	1,126 89	3-8	422 58
1891....		73,800	552 75	5-8	345 46
1892....		77,391	674 69	7-8	590 36
1888....	Five years.....	262,475	2,767 99	1-10	276 79
1889....		467,316	5,046 54	3-10	1,513 96
1890....		590,288	4,711 82	1-2	2,355 91
1891....		660,818	5,326 63	7-10	3,728 64
1892....		907,147	9,765 89	9-10	8,789 31
Totals.....		\$47,349,553	\$302,842 07		\$160,643 35

Premiums received since the organization of the Company..	\$7,107,902 00
Losses paid since the Company organized.....	3,403,611 00
Cash dividends paid stockholders.....	4,031,308 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value	37,400 00
Loaned to officers and directors.....	800 00
Losses incurred during the year.....	104,941 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$91,239 00
Premiums received.....	791 49
Losses paid.....	Nothing.
Losses incurred.....	Nothing.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, September, 1860.

FRED. W. ARNOLD, *President.*JAS. E. TILLINGHAST, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$129,900' 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	99,300 00
Interest accrued on bond and mortgage loans.....	606 00
Value of lands mortgaged.....	\$117,050 00
Buildings (insured for \$99,540).....	156,100 00
Total.....	\$273,150 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
BANK STOCKS—		
Old National, of Providence ...	\$50,000 00	\$58,000 00
National Bank of Com., Prov..	17,000 00	19,380 00
American National, Providence.	10,000 00	9,200 00
Third “ “	3,000 00	2,760 00
Fourth “ “	10,000 00	12,600 00
First “ Warren, R. I.	10,000 00	9,000 00
RAILROAD BONDS—		
Milwaukee City R.R.....	5,000 00	5,000 00
Chicago, Bur. & Quincy.....	2,000 00	2,065 00
Union Pacific, 1st m.....	25,000 00	27,250 00
New York Elevated.....	28,000 00	30,660 00
Pawtuxet Valley (end. by N. Y., Providence & Boston).....	22,000 00	26,400 00
Quincy, Alton & St. Louis.....	10,000 00	10,400 00

	Par Value.	Market Value.	
RAILROAD STOCKS—			
N. Y. Central & Hudson River.	20,000 00	21,825 00	
Illinois Central	20,000 00	19,900 00	
Chicago, Bur. & Quincy.....	10,000 00	9,750 00	
Chicago, R. I. & Pacific.....	10,000 00	8,400 00	
Michigan Central.....	10,000 00	10,600 00	
R. I. & Mass	5,000 00	5,000 00	
MISCELLANEOUS—			
Nat. Water W. Co. b. (K. C. plt.)	10,000 00	10,000 00	
Wells, Fargo & Co. Express stk.	5,000 00	4,350 00	
Totals.....	\$282,000 00	\$305,540 00	305,540 00

Loan on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Mechanics National Bank....	\$1,000	\$1,130	\$900	900 00
Cash in Company's principal office.....				604 44
Cash in bank.....				14,015 70
Gross premiums in due course of collection.....				36,140 08
Rents due and accrued.....				1,097 00
Premiums unpaid (more than three months due),		\$500 78		
Assets of the Company at their actual value				\$588,103 22

III. LIABILITIES.

Losses adjusted and unpaid.....	\$12,829 00	
Losses reported and unadjusted.....	32,731 00	
Losses resisted	2,763 00	
Gross amount of unpaid losses.....	\$48,323 00	
Deduct reinsurance.....	5,000 00	
Net amount of unpaid losses.....		\$43,323 00
Unearned premiums on risks, one year or less..	\$117,812 55	
Unearned premiums on risks, more than one year	75,647 32	
Unearned premiums on marine risks.....	664 18	
Unearned premiums as computed above.....		194,124 05
Commissions and brokerage.....		2,829 47
Cash dividends to stockholders remaining unpaid.....		501 00
Due for salaries, rent, advertising, etc.....		500 00
Taxes		1,052 73
Return premiums.....		1,218 55
Reinsurance.....		109 13
Special deposits in other States in excess of present liabilities therein		Nothing.
Total liabilities, except capital and surplus.....		\$243,657 93
Capital stock.....		300,000 00
Surplus beyond all liabilities.....		44,445 29
Total liabilities, including capital and surplus.....		\$588,103 22

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash.....	\$339,558 90	\$2,719 49	
Deduct reinsurance, rebate, abatements, and return premiums..	51,465 91	5 00	
Actual cash premiums.....	\$288,092 79	\$2,714 49	\$290,807 48
Interest on mortgages of real estate.....			5,899 79
Interest on loans and bonds, and dividends on stocks.....			16,107 79
Rents.....			4,150 80
Actual cash income.....			\$316,965 86

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (inc. \$40,501.11 occurring in previous years)..	\$207,093 18	\$596 50	
Deduct salvage and reinsurance..	4,001 55	82 65	
Net amount paid for losses.	\$203,091 63	\$513 85	\$203,605 48
Cash dividends.....			8,689 00
Commissions and brokerage.....			57,196 64
Salaries and fees.....			22,955 36
Taxes.....			10,805 69
All other payments.....			20,132 65
Actual cash expenditure.....			\$323,384 82

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$33,916,913 00	\$382,071 84
Written or renewed during the year.....	29,240,096 00	339,558 90
Totals.....	\$63,157,009 00	\$721,630 74
Deduct those expired and marked off.....	29,752,926 00	334,072 23
In force at the end of the year.....	\$33,404,083 00	\$387,558 51
Deduct amount reinsured.....	953,130 00	9,713 58
Net amount in force.....	\$32,450,953 00	\$377,844 93

	Marine and Inland.	Premiums.
In force at the end of the year.....	\$38,261 00	\$664 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$18,753,292	\$235,625 10	1-2	\$117,812 55
1891....	Two years.....	201,758	1,562 48	1-4	390 62
1892....		63,462	589 24	3-4	441 93
1890....	Three years.....	1,612,833	17,511 72	1-6	2,918 62
1891....		1,810,419	18,588 58	1-2	9,294 29
1892....		1,910,610	21,266 92	5-6	17,722 43
1889....	Four years.....	95,750	1,064 57	1-8	133 07
1890....		68,694	564 53	3-8	211 70
1891....		64,825	551 02	5-8	344 38
1892....		72,989	663 54	7-8	580 60
1888....	Five years.....	1,224,749	12,140 66	1-10	1,214 06
1889....		1,287,774	13,277 05	3-10	3,983 12
1890....		1,622,247	17,517 95	1-2	8,758 97
1891....		1,802,965	17,879 40	7-10	12,515 58
1892....		1,858,586	19,042 17	9-10	17,137 95
Totals.....		\$32,450,953	\$377,844 93	...	\$193,459 87

Premiums received since the organization of the Company...	\$4,506,540 21
Losses paid since the Company organized.....	2,985,563 33
Cash dividends paid stockholders.....	515,000 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	62,950 00
Loaned to officers and directors.....	900 00
Losses incurred during the year (fire, \$201,785.63; marine and inland, \$1,513.85).....	203,299 48

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$904,254 00
Premiums received.....	8,033 97
Losses paid.....	2,548 38
Losses incurred.....	2,548 38

FARRAGUT FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, October, 1872.

JOHN E. LEFFINGWELL, *President.*SAMUEL DARBEE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$6,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due	20,500 00
Interest accrued on bond and mortgage loans.....	300 00
Value of lands mortgaged.....	\$28,500 00
Buildings (insured for \$11,300).....	12,000 00
Total	\$40,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p.c. reg.....	\$20,000 00	\$22,700 00	
MUNICIPAL BONDS—			
District of Columbia reg. 3.65..	80,000 00	91,200 00	
RAILROAD BONDS—			
N. Y., O. & W. 6 p.c.....	20,000 00	21,300 00	
BANK STOCKS—			
Clinton	6,000 00	6,900 00	
Fourth National.....	10,000 00	20,100 00	
N. Y. Produce Exchange.....	9,700 00	12,804 00	
Long Island Loan & Trust Co..	25,000 00	61,250 00	
MISCELLANEOUS—			
People's Gas Light Co. stk.....	5,000 00	5,250 00	
Totals.....	\$175,700 00	\$241,504 00	241,504 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Clinton Bank stock.....	\$10,000	\$11,500 50	\$9,000	
Cleveland, Cincinnati, Chicago & St. Louis R.R. Co. stock, pref.	500	460 00	1,600	}
Lake Shore & Mich. South. R.R. Co. stock	500	637 50		
Globe Stationery and Printing Co. stock.....	1,000	1,500 00		
Canada South. R.R. Co. stock...	4,000	2,240 00	1,800	
The Cooke & Cobb Co.....	2,000	3,000 00	1,500	}
Hide & Leather National Bank..	500	550 00		
Wilcox & Gibbs Sewing Ma- chine Co.....	500	625 00		
Totals.....	\$19,000	\$20,512 50	\$13,900	13,900 00

Cash in Company's principal office.....	1,179 56
Cash in bank	21,140 89
Interest due and accrued on collateral loans.....	69 25
Gross premiums in due course of collection.....	29,368 16
Items inadmissible (office furniture, etc.).....	\$3,500 00
Assets of the Company at their actual value.....	\$333,961 86

III. LIABILITIES.

Losses adjusted and unpaid.....	\$988 27
Losses reported and unadjusted.....	10,132 07
Losses resisted	1,309 35
Gross amount of unpaid losses.....	\$12,429 69
Deduct reinsurance.....	3,473 45
Net amount of unpaid losses.....	\$8,956 24
Unearned premiums on risks, one year or less..	\$67,534 97
Unearned premiums on risks, more than one year	14,128 23
Unearned premiums as computed above	81,663 20
Commissions and brokerage.....	2,918 34
Due for salaries, rent, advertising, etc.....	375 00
Taxes.....	600 00
Reinsurance.....	1,289 34
Special deposits in other States in excess of present liabilities therein	Nothing.
Total liabilities, except capital and surplus	\$95,802 12
Capital stock	200,000 00
Surplus beyond all liabilities.....	38,159 74
Total liabilities, including capital and surplus.....	\$333,961 86

IV. INCOME DURING THE YEAR.

Premiums received in cash	\$175,657 50	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	65,760 00	
Actual cash premiums.....		\$109,897 12
Interest on mortgages of real estate.....		1,200 00
Interest on loans and bonds, and dividends on stocks.....		11,095 55
Rents.....		480 00
Actual cash income.....		<u>\$122,672 67</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$8,772.32 occurring in previous years).....	\$119,876 97	
Deduct salvage and reinsurance.....	13,453 15	
Net amount paid for losses.....		\$106,423 82
Cash dividends.....		20,000 00
Commissions and brokerage.....		8,435 86
Salaries and fees.....		22,696 86
Taxes.....		4,302 41
All other payments.....		19,507 96
Actual cash expenditure.....		<u>\$181,366 91</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$28,851,592	\$248,749 60
Written or renewed during the year.....	18,977,127	196,549 60
Totals.....	<u>\$47,828,719</u>	<u>\$445,299 20</u>
Deduct those expired and marked off.....	20,870,406	194,816 01
In force at the end of the year.....	\$26,958,313	\$250,483 19
Deduct amount reinsured.....	12,045,879	88,797 52
Net amount in force.....	<u>\$14,912,434</u>	<u>\$161,685 67</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$12,606,822	\$135,069 95	1-2	\$67,534 97
1891....	Two years.....	20,700	127 91	1-4	31 98
1892....		54,400	563 67	3-4	42 27
1890....	Three years.....	534,462	6,809 86	1-6	1,134 98
1891....		504,241	4,781 61	1-2	2,390 80
1892....		863,725	11,009 16	5-6	9,174 30
1889....	Four years.....	54,080	207 40	1-8	25 92
1890....		15,100	111 36	3-8	41 76
1891....		3,860	66 94	5-8	42 42
1892....		8,020	33 94	7-8	25 46
1888....	Five years.....	41,636	438 38	1-10	43 84
1889....		81,548	856 49	3-10	256 95
1890....		82,860	1,120 86	1-2	560 43
1891....		36,000	411 04	7-10	287 73
1892....		4,980	77 10	9-10	69 39
Totals.....		\$14,912,434	\$161,685 67		\$81,663 20

Premiums received since the organization of the Company..	\$3,133,633 25
Losses paid since the Company organized.....	1,513,827 13
Cash dividends paid stockholders.....	474,000 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	64,750 00
Losses incurred during the year.....	105,376 76
Amount loaned to officers and directors.....	20,900 00
Amount loaned to stockholders not officers.....	1,500 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$163,941 00
Premiums received.....	1,655 67
Losses paid.....	61 09
Losses incurred	61 09

FIRE ASSOCIATION OF PHILADELPHIA,

PHILADELPHIA, PA.

Commenced Business, September, 1817.

E. C. IRVIN, *President.*BENJAMIN T. HERKNES, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$152,800 00
Loans on bond and mortgage (first liens), not more than one year's interest due.	1,826,108 85
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$8,450.00 is in process of foreclosure).....	11,550 00
Interest due and accrued on bond and mortgage loans.....	35,277 36
Value of mortgaged premises.....	\$2,416,526 00
Buildings (insured for \$1,563,570).....	2,093,297 00
Total	\$4,509,823 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
State of Georgia, 4½ p.c.....	\$25,000 00	\$28,000 00
MUNICIPAL AND COUNTY BONDS—		
City of Philadelphia 6 p.c.....	372,900 00	475,447 50
City of Philadelphia 3 p.c.....	50,000 00	50,000 00
City of Camden 7 p.c.....	1,500 00	1,830 00
City of Clay Center 6 p.c.....	3,000 00	3,000 00
City of Richmond 6 p.c., cer...	25,000 00	28,750 00
City of Millville 7 p.c.....	2,000 00	2,150 00
City of Cincinnati 7½ p.c.....	125,000 00	157,500 00
City of Altoona 6 p.c.....	53,500 00	53,500 00
RAILROAD BONDS—		
Northern Central 6 p.c. gen. m..	168,000 00	191,520 00
Catawissa 7 p.c.	10,000 00	11,800 00
Lehigh Valley 7 p.c. reg.....	32,000 00	43,040 00

Lehigh Valley 6 p.c. reg.....	100,000 00	127,500 00	
Shamokin Val. & Potts. 7 p.c. . .	20,000 00	23,800 00	
Philadelphia & Erie 5 p.c.	100,000 00	114,500 00	
Belt R.R. & Stock y'ds 6 p.c. 1st m	50,000 00	56,000 00	
Louisville & Nash. 6 p.c. gen. m.	85,000 00	98,600 00	
Texas & Pacific 6 p.c. 1st m. . . .	13,000 00	13,650 00	
Camden & Atlantic 5 p.c. reg. .	30,000 00	31,500 00	
Pennsylvania 6 p.c. gen. m.	58,000 00	75,400 00	
Pennsylvania 6 p.c. con. m.	50,000 00	60,000 00	
C., H. & D. 5 p.c. 1st m gold. .	20,000 00	20,200 00	
C., D. & I. 5 p.c. 1st m. gold. .	25,000 00	24,250 00	
Chicago, Rock Island & Pacific 5 p.c. 1st col. and extension. . . .	25,000 00	25,000 00	
Northern Pacific 6 p.c. 1st m. land-grant.	25,000 00	29,500 00	
Northern Pacific 6 p.c. 1st m. (Pend d'O. Div.).....	16,000 00	16,480 00	
Phila. & Reading 4 p.c. gen. m.	10,000 00	8,600 00	
Ohio River 5 p.c. 1st m.	25,000 00	25,000 00	
Philadelphia City Pass. Co. 5 p.c.	50,000 00	53,000 00	
Pennsylvania Company 6 p.c. . . .	14,000 00	14,840 00	
RAILROAD STOCKS—			
Pennsylvania.....	111,500 00	120,977 50	
Phil., Germantown & Norrist'n.	16,550 00	43,195 50	
Chestnut Hill	3,500 00	9,135 00	
MISCELLANEOUS—			
Central Car Trust Co. 6 p.c. bds.	40,000 00	40,000 00	
Port of Portland 5 p.c. gold bds.	27,000 00	29,025 00	
B. & O. Equip. Assn. 5 p.c. bds.	25,000 00	25,000 00	
Penn. & N. Y. Canal 7 p.c. bds.	8,000 00	8,640 00	
L.C. & N. Co. 7 p.c. con. m. bds.	100,000 00	130,000 00	
Chamber of Com. Assn. 6 p.c. bds.	10,000 00	10,000 00	
Masonic Temple 4 p.c. loan. . . .	20,000 00	20,000 00	
Peoria Mer. Lib. Assn. 6 p.c. bds.	13,000 00	13,000 00	
Underwriters' Protective Assn. of Newark, N. J. 5 p.c. bds. . . .	1,000 00	1,000 00	
Fire Assn. of Philadelphia stk. . .	13,050 00	88,740 00	
Philadelphia Bourse stk	1,000 00	1,000 00	
Totals	\$1,973,500 00	\$2,404,070 50	2,404,070 50

Loans on Collateral.

	Par Val.	Market Val.	Am't. Loaned.
Fire Association stk.	\$100	\$680 00	\$400
Penn. R.R. g. m. 6 p.c. bds.	2,000	2,600 00	60,000
N. Penn. R.R. 7 p.c. bds.	2,000	2,560 00	
N. Penn. R.R. 7 p.c. bds.	2,500	2,750 00	
United N. J. R.R. & Canal Co..	3,700	8,510 00	
Penn. R.R. Co.'s stk.	8,800	9,548 00	
N. Pac. R.R. bds Pend d'O Div	3,000	3,090 00	20,000
Merchants Nat'l Bank.	44,400	40,660 00	
Diamond State Iron Co.	10,000	10,000 00	
Ohio Riv. R.R. g.m. 5s., bds.	10,000	8,800 00	
Ft. W. & R.G. R.R. 1st m. bds	15,000	10,500 00	
Newark Pass. Ry. Co's stk.	5,400	1,620 00	12,000
Lehigh Coal & Nav. Co.'s stk.	5,000	5,287 50	
Comwth. Title Ins. & Trust Co.	12,300	19,680 00	
Ohio River 1st m. bds.	10,000	10,000 00	
Ft.W. & R. G. R.R. 1st m. bds	10,000	7,000 00	
Lehigh Coal & Nav. Co.'s stk.	10,000	10,575 00	10,000
Newark Pass. Ry. Co.'s stk.	10,000	3,000 00	
People's Pass. Ry. Co.'s stk.	5,000	11,400 00	
Newark Pass. Ry. Co.'s stk.	10,000	3,000 00	
N. Pac. R.R. Co.'s pfd. stk.	20,000	9,425 00	
N. Pac. R.R. Co.'s com. stk.	20,000	3,200 00	25,000
Phila. & Erie R.R. Co.'s stk.	2,000	1,290 00	
Phila. & Rdg. R.R. 2d pfd bds.	10,000	6,975 00	
Phila. & Rdg. R.R. 1st pfd bds	1,000	765 00	
Phila. & Rdg. R.R. 3d pfd bds	9,000	5,400 00	
Phila. & Rdg. R.R. g. m. bds.	5,000	4,300 00	25,000
Ohio River R.R. 1st m. bds.	6,000	6,000 00	
Ohio River R.R. g. m. bds.	4,000	3,520 00	
Ft.W. & R. G. R.R. 1st m bds	6,000	4,200 00	
Phila. & Rdg. R.R. Co.'s stk.	5,000	2,625 00	
Lehigh Coal & Nav. Co.'s stk.	10,000	10,575 00	20,000
Newark Pass. Ry. Co.'s stk.	15,000	4,500 00	
Phila. & Rdg. R.R. Co.'s stk.	50,000	26,250 00	
Totals.	\$342,200	\$259,685 50	\$197,400 197,400 00
Cash in Company's principal office.			10,842 22
Cash in bank.			200,286 84
Interest due and accrued on stocks and bonds.			27,624 23
Interest due and accrued on collateral loans.			1,545 96
Gross premiums in due course of collection.			357,549 07
Rents due and accrued.			185 00
Reinsurance due.			972 98
Gross assets.			\$5,226,263 01
Deduct value of Company's own stock owned.			88,740 00
Assets of the Company at their actual value.			\$5,137,523 01

III. LIABILITIES.

Losses adjusted and unpaid.....	\$140,544	56
Losses reported and unadjusted.....	137,372	00
Losses resisted.....	43,963	91
Gross amount of unpaid losses.....	\$321,880	47
Deduct reinsurance.....	18,434	66
Net amount of unpaid losses.....		\$303,445 81
Unearned premiums on risks, one year or less.	\$788,139	35
Unearned premiums on risks, more than one year.....	743,612	74
Unearned premiums as computed above.....		1,531,752 09
Reclaimable on perpetual policies.....		1,893,370 92
Commissions and brokerage.....		58,362 82
Taxes.....		2,606 24
Return premiums.....		43,950 98
Reinsurance		16,109 83
Special deposits in other States in excess of present liabilities therein.....		57,181 14
Total liabilities, except capital and surplus.....	\$3,906,779	83
Capital stock, less 261 shares owned by the Company.....	486,950	00
Surplus beyond all liabilities.....	743,793	18
Total liabilities, including capital and surplus.....	\$5,137,523	01

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,484,876	96
Deduct reinsurance, rebate, abatement, and return premiums.....	434,816	02
Actual cash premiums.....		\$2,050,060 94
Interest on mortgages of real estate.....		110,738 68
Interest on loans and bonds, and dividends on stocks.....		127,469 85
Rents.....		1,579 25
From all other sources.....		3,799 50
Deposit premiums, received from perpetual risks.....	\$78,041	35
Actual cash income.....		\$2,293,648 22

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$223,609.36 occurring in previous years).....	\$1,347,799 96
Deduct salvage and reinsurance.....	27,509 38
Net amount paid for losses.....	\$1,320,290 58
Cash dividends.....	200,000 00
Commissions and brokerage.....	405,548 85
Salaries and fees.....	226,861 85
Taxes.....	59,816 16
All other payments.....	1,734 06
Deposit premiums returned during the year ..	\$54,294 11
Actual cash expenditure.....	\$2,214,251 50

VI. MISCELLANEOUS.

Risks and Premiums (including Perpetuals.)

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$312,007,456 00	\$4,775,952 73
Written or renewed during the year.....	198,573,047 00	2,520,581 57
Totals.....	\$510,580,503 00	\$7,296,534 30
Deduct those expired and marked off.	174,241,551 00	2,188,578 63
In force at the end of the year.....	\$336,338,942 00	\$5,107,955 67
Deduct amount reinsured.....	6,837,306 00	89,966 16
Net amount in force.....	\$329,501,636 00	\$5,017,989 51

Recapitulation of Fire Risks and Premiums

Year Written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$119,216,438	\$1,576,278 71	1-2	\$788,139 35
1891....	Two years.....	574,540	5,090 30	1-4	1,272 56
1892....		579,288	4,740 77	3-4	3,555 58
1890....	Three years.....	19,956,460	222,013 46	1-6	37,002 24
1891....		23,173,376	253,367 01	1-2	126,683 50
1892....		25,338,136	263,747 83	5-6	219,789 86
1889....	Four years.....	367,444	3,479 23	1-8	434 90
1890....		691,237	6,078 53	3-8	2,279 45
1891....		616,074	5,708 64	5-8	3,567 90
1892....		514,956	4,919 32	7-8	4,304 41
1888....	Five years.....	8,215,091	99,020 11	1-10	9,902 04
1889....		8,142,193	101,474 63	3-10	30,442 38
1890....		10,685,133	124,528 26	1-2	62,264 13
1891....		12,440,919	143,362 46	7-10	100,353 72
1892....	Perpetual.....	13,470,319	157,511 19	9-10	141,760 07
Various.		85,520,032	2,046,668 76	95-100	1,893,370 92
Totals		\$329,501,636	\$5,017,989 51		\$3,425,123 01

Premiums received since the organization of the Company...	\$30,691,987 00
Losses paid since the Company organized.....	17,721,831 00
Cash dividends paid to stockholders	4,379,762 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	37,000 00
Losses incurred during the year...	1,354,185 00
Loaned to stockholders not officers	400 00

Special deposits elsewhere for the exclusive protection of
policy-holders there:—

State or Country.	Value of of Deposit.	Total Liabilities. therein.	Excess of Deposit.
Virginia.....	\$28,750 00	\$24,523 33	\$4,226 67
Georgia.....	28,000 00	21,327 13	6,672 87
Oregon.....	52,025 00	5,743 40	46,281 60
Totals.....	\$108,775 00	\$51,593 86	\$57,181 14

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,550,177 00
Premiums received.....	26,808 89
Losses paid.....	15,538 15
Losses incurred.....	14,762 16

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

Commenced Business, June, 1863.

DAVID J. STAPLES, *President.*

BERNARD FAYMONVILLE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered	\$320,700 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	338,875 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which --- is in process of fore- closure).....	Nothing.
Interest due and accrued on bond and mortgage loans.....	2,583 67
Value of lands mortgaged	\$773,755 00
Buildings (insured for \$157,100).....	226,300 00
Total.....	\$1,000,055 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD STOCKS —			
California Street Cable.....	\$100,000 00	\$112,500 00	
Presidio and Ferries.....	30,250 00	15,125 00	
Sutter Street.....	44,000 00	44,000 00	
BANK STOCKS —			
Bank of California.....	6,000 00	15,750 00	
First National, S. F.....	10,700 00	19,260 00	
Anglo California.....	5,000 00	6,750 00	
Grangers' Bank of California...	31,400 00	33,598 00	
Oakland Bank of Savings.....	22,500 00	33,750 00	
Sather Banking Co.....	20,000 00	23,000 00	
MISCELLANEOUS —			
Oak. G., L., and H. Co.'s stk.	11,000 00	22,550 00	
Spring Valley Water stk.....	40,000 00	39,200 00	
Sutter Street Railway bds.....	50,000 00	52,500 00	
San Pascual School Dist. bds...	18,750 00	19,312 50	
Home Mutual Ins. Co. stk*.....	297,800 00	579,221 00	
Pacific Gas Imp. Co.'s stk.....	13,333 34	31,400 00	
California Dry Dock Co.'s stk..	65,600 00	19,680 00	
Pacific Rolling Mills stk.....	50,000 00	25,000 00	
Omnibus Cable Co.'s bds.....	125,000 00	143,750 00	
Piedmont Cable Co.'s bds.....	25,000 00	25,000 00	
Powell St. Railway Co.'s m. bds.	50,000 00	57,000 00	
Presidio & Ferries R.R. Co.'s bds	37,000 00	38,850 00	
Oakl'd City G. L. & H. Co.'s bds.	50,000 00	51,250 00	
S. Diego G. & E. Lt. Co's bds..	20,000 00	20,600 00	
Riverside Water Co.'s bds	70,000 00	71,400 00	
California Dry Dock Co.'s bds .	49,000 00	49,000 00	
Pacific Rolling Mills bds.....	18,000 00	18,360 00	
Union Iron Works bds	2,000 00	2,020 00	
Totals	\$1,262,333 34	\$1,569,826 50	1,569,826 50

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Bank of Sonoma Co. stk.....	\$39,000	\$44,850	\$34,000
Bank of Sonoma Co. stk.....	6,100	7,015	4,300
Eagle Canning Co. stk.....	5,000	2,500	750
Park & Cliff House R.R. Co.'s b.	50,000	52,500	50,000
Cal. S. D. and Trust Co.'s stk.	16,550	15,557	
California Dry Dock Company,	44,000	15,400	5,000
Bank of Sonoma County stk..	15,000	17,250	2,500
Masonic Hall Association stk..	4,400	6,600	5,500
Inyo Marble Co.'s stk, 20 p.c. paid up	3,000	2,250	1,000

*Inadmissible, ordinarily. But the Fireman's Fund Co. owns the whole capital stock of the Home Co., and has absorbed it. In due course of business, the assets and liabilities of the two will be consolidated, and the stock mentioned cancelled. It is, therefore, admitted as an asset for the time being.

	Par Val.	Market Val.	Amt. Loaned.	
Spring Valley Water stk.....	2,000	1,760	1,000	
Cer. of dep. of Lion Sav. Bank & Trust Co Salt Lake City, U.	50,000	50,000	50,000	
Totals.....	\$235,050	\$215,682	\$154,050	154,050 00
Cash in Company's principal office.....				16 398 31
Cash in bank				214,602 95
Interest due and accrued on stocks and bonds.....				4,926 14
Interest due and accrued on collateral loans.....				2,096 01
Gross premiums in due course of collection				325,855 61
Bills receivable, not matured, taken for premiums.....				77,631 67
Rents due and accrued.....				1,415 00
Reinsurance due from other companies, warrants, etc.....				8,745 91
Assets of the Company at their actual value				\$3,037,706 77

III. LIABILITIES.

Losses adjusted and unpaid.....	\$24,550 74	
Losses reported and unadjusted.....	177,753 86	
Losses resisted	22,338 33	
Gross amount of unpaid losses.....	\$224,642 93	
Deduct reinsurance.....	55,704 24	
Net amount of unpaid losses		\$168,938 69
Unearned premiums on risks, one year or less..	\$494,554 33	
Unearned premiums on risks, more than one year.....	561,102 83	
Unearned premiums on inland navigation risks,	126,663 14	
Unearned premiums on marine risks	22,486 07	
Unearned premiums as computed above.....		1,204,806 37
Commissions and brokerage.....		28,872 22
All other demands against the Company.....		17,441 05
Special deposit in Oregon in excess of present liability therein		27,814 84
Total liabilities, except capital and surplus.....		\$1,447,879 17
Capital stock.....		1,000,000 00
Surplus beyond all liabilities		589,827 60
Total liabilities, including capital and surplus.....		\$3,037,706 77

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$2,114,118 79	\$592,640 27	
Deduct reinsurance, rebate, abate- ment, and return premiums:..	625,723 22	342,911 81	
Actual cash premiums... \$1,488,395 57	\$249,728 46	\$1,738,124 03	
Interest on mortgages of real estate.....		44,769 03	
Interest on loans and bonds, and dividends on stocks.....		57,963 07	
Rents		25,327 49	
Actual cash income		\$1,866,183 62	

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and inland.
Amount paid for losses (including \$141,102.62 occurring in pre- vious years.....	\$984,131 65	\$330,531 62
Deduct salvage and reinsurance..	139,202 99	170,679 69
Net amount paid for losses.	\$844,928 66	\$159,851 93
Cash dividends.....		120,000 00
Commissions and brokerage.....		252,751 85
Salaries and fees		148,928 71
Taxes		27,652 79
All other payments.....		149,226 25
Actual cash expenditure.....		\$1,703,340 19

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$146,767,581 00	\$1,948,130 72
Written or renewed during the year.....	173,605,265 00	2,158,837 51
Totals.....	\$320,372,846 00	\$4,106,968 23
Deduct those expired and marked off.....	143,663,315 00	1,780,805 81
In force at the end of the year.....	\$176,709,531 00	\$2,326,162 42
Deduct amount reinsured	19,352,698 00	305,867 64
Net amount in force.....	\$157,356,833 00	\$2,020,294 78

	Marine and inland.	Premiums.
In force at the end of the year.....	\$4,053,734 00	\$149,149 20

Recapitulation of Fire Risks and Premiums

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892 ...	One year or less.	\$74,258,912	\$989,108 67	1-2	\$494,554 33
1891....	} Two years.....	818,157	9,582 60	1-4	2,395 65
1892....		104,697	9,764 07	3-4	7,323 05
1890....	} Three years.....	17,439,813	206,412 34	1-6	34,402 05
1891....		20,503,170	249,512 33	1-2	124,756 16
1892....		22,640,058	289,486 95	5-6	241,239 12
1889....	} Four years.....	166,750	1,574 51	1-8	196 81
1890....		317,266	2,871 37	3-8	1,076 76
1891....		331,865	3,876 47	5-8	2,422 79
1892....		597,914	6,209 08	7-8	5,432 95
1888 ...	} Five years.....	2,820,278	36,697 56	1-10	3,669 75
1889....		3,055,978	40,404 61	3-10	12,121 38
1890....		3,937,154	51,023 90	1-2	25,511 95
1891....		4,172,577	54,194 37	7-10	37,936 06
1892 ...		5,254,244	69,575 95	9-10	62,618 35
Totals.....		\$157,356,833	\$2,020,294 78		\$1,055,657 16

Premiums received since the organization of the Company..	\$23,380,239 00
Losses paid since the Company organized.....	11,491,226 73
Cash dividends paid stockholders.....	2,176,060 00
Stock dividends declared.....	100,000 00
Stock owned by directors at par value.....	156,600 00
Losses incurred during the year (fire, \$877,522.17 ; marine and inland, \$136,144.59).....	1,013,666 76
Loaned to officers and directors....	10,000 00
Loaned to stockholders not officers.....	50,000 00

Special deposits elsewhere for the exclusive protection of
policy-holders there :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon.....	\$50,000 00	\$22,185 16	\$27,814 84

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,876,595 96
Premiums received.....	20,192 94
Losses paid.....	17,954 59
Losses incurred.....	15,607 83

FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

Commenced Business, December, 1855.

JOHN H. KASE, *President.*

CHARLES COLVER, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$700,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

II. ASSETS.

Value of real estate owned by the company unencumbered..	\$122,319 59
Loans on bond and mortgage (first liens) not more than one year's interest due.....	980,907 85
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in progress of fore- closure).....	Nothing.
Interest due and accrued on bond and mortgage loans.....	13,001 97
Value of lands and buildings (buildings insured for \$1,310,860).....	\$2,370,125 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p.c.	\$30,000 00	\$33,425 00	
RAILROAD BONDS—			
Morris & Essex, 1st con. guar. m. .	50,000 00	68,000 00	
Orange & Newark H. R.R., m..	40,000 00	44,000 00	
Essex Passenger, m.....	24,000 00	26,160 00	
RAILROAD STOCKS—			
Morris & Essex	65,000 00	98,150 00	
Delaware, Lackawanna & W...	55,000 00	84,700 00	
United N. J. R.R. & Canal Co. .	13,900 00	31,831 00	
BANK STOCKS—			
Newark City National	20,000 00	30,400 00	
Second "	20,000 00	29,000 00	
National Newark Banking Co..	20,000 00	33,000 00	
National State.....	30,000 00	46,500 00	
Essex County National.....	20,000 00	49,000 00	
German National.....	4,200 00	7,770 00	
Manufacturers National.....	10,000 00	15,500 00	
MISCELLANEOUS—			
East Orange Township bonds..	2,339 21	2,339 21	
American Insurance Co. stock..	20,000 00	40,000 00	
Newark Fire Insurance Co. stk..	5,000 00	8,000 00	
Citizens Gas Light Co. stk. . .	11,850 00	21,922 50	
Patterson " "	10,000 00	10,000 00	
Newark " "	11,000 00	25,300 00	
N'w'rk & Rosend'le Cem.Co.sk.	4,000 00	3,000 00	
Newark E. L. & Pow. Co. bds..	12,500 00	12,500 00	
Underwriters Pro. Assn. m. bds.	1,000 00	1,000 00	
Totals	\$479,789 21	\$721,497 71	721,497 71
Cash in Company's principal office.....			1,685 58
Cash in bank			24,996 79
Interest due and accrued on stocks and bonds			6,213 00
Gross premiums in due course of collection.....			46,852 46
Rents due and accrued.....			148 00
Reinsurance due.....			79 31
Gross assets of the company.....		\$1,917,702 26	
Deduct, as inadmissible, insurance stock owned.....		48,000 00	
Assets of the Company at their actual value.....		\$1,869,702 26	

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,250 00	
Losses reported and unadjusted.....	51,657 79	
Losses resisted	4,487 40	
Gross amount of unpaid losses.....	\$58,395 19	
Deduct reinsurance.....	2,850 00	
Net amount of unpaid losses.....		\$55,545 19
Unearned premiums on risks, one year or less..	\$129,807 59	
Unearned premiums on risks, more than one year	166,666 09	
Unearned premiums as computed above		296,473 68
Commissions and brokerage.....		8,102 88
Principal unpaid on scrip or certificate of profits		1,959 00
Interest due and remaining unpaid.....		517 25
Return premiums.....		5,798 25
Reinsurance.....		408 35
Special deposits in other States in excess of present liabilities therein		Nothing.
Total liabilities, except capital and surplus.....		\$368,804 60
Capital stock		600,000 05
Surplus beyond all liabilities.....		900,897 66
Total liabilities, including capital and surplus.....		\$1,869,702 26

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$425,811 17	
Deduct reinsurance, rebate, abatement, and return premiums	49,878 08	
Actual cash premiums.....		\$375,933 09
Interest on mortgages of real estate.....		53,934 55
Interest on loans and bonds, and dividends on stocks.....		39,565 23
Rents.....		8,878 31
Actual cash income.....		\$478,311 18

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$28,870.01 occurring in previous years).....	\$263,442 02	
Deduct salvage and reinsurance.....	19,888 18	
Net amount paid for losses.....		\$243,553 84
Cash dividends.....		72,000 00
Commissions and brokerage.....		71,448 26
Salaries and fees.....		21,252 78
Taxes.....		13,004 65
All other payments.....		23,886 55
Actual cash expenditure.....		\$445,146 08

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$59,051,674	\$473,388 06
Written or renewed during the year.....	50,804,475	440,847 44
Totals.....	\$109,856,149	\$914,235 50
Deduct those expired and marked off.....	39,697,163	340,840 66
In force at the end of the year.....	\$70,158,986	\$573,394 84
Deduct amount reinsured.....	1,377,432	12,245 81
Net amount in force.....	\$68,781,554	\$561,149 03

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$28,826,450	\$259,615 19	1-2	\$129,807 59
1891....	} Two years.....	1,611,492	2,529 49	1-4	632 37
1892....		785,584	2,004 56	3-4	1,503 42
1890....	} Three years.....	7,744,173	51,625 91	1-6	8,604 32
1891....		9,425,603	61,832 96	1-2	30,916 48
1892....	} Four years.....	11,793,978	94,997 26	5-6	79,164 37
1889....		102,750	887 79	1-8	110 97
1890....	} Five years.....	91,400	698 62	3-8	261 98
1891....		111,075	795 41	5-8	497 13
1892....	} Six years.....	103,800	846 86	7-8	741 00
1888....		1,445,157	16,008 98	1-10	1,600 89
1889....	} Seven years.....	1,434,801	15,823 47	3-10	4,747 04
1890....		1,743,824	16,946 31	1-2	8,473 15
1891....	} Eight years.....	1,684,105	17,348 11	7-10	12,143 67
1892....		1,877,362	19,188 11	9-10	17,269 30
Totals.....		\$68,781,554	\$561,149 03		\$296,473 68

Premiums received since the organization of the Company..	\$6,126,856 13
Losses paid since the Company organized.....	2,744,417 46
Cash dividends paid stockholders.....	1,326,500 00
Stock dividends declared.....	450,000 00
Stock owned by the directors at par value.....	218,850 00
Losses incurred during the year.....	268,729 95

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,874,193 86
Premiums received.....	15,902 48
Losses paid.....	7,026 59
Losses incurred.....	6,939 26

FIRST NATIONAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business, January, 1869.

CHARLES B. PRATT, *President*.GEORGE A. PARK, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$530 00
Loans on bond and mortgage (first liens), not more than one year's interest due	178,321 90
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of fore- closure)	5,800 00
Interest due and accrued on bond and mortgage loans.....	2,957 89
Value of lands and buildings (buildings insured for \$98,450.50)	\$232,300 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD BONDS—			
Boston, Barre & Gardner, 7 p.c.	\$20,500 00	\$20,602 50	
Worc., Nashua & Roch., 5 p.c..	6,000 00	6,030 00	
BANK STOCKS—			
First National of Worcester.....	12,000 00	22,500 00	
Worcester National	3,000 00	4,500 00	
Worcester Safe Dep. & T'st Co.	5,000 00	7,250 00	
Eliot National, Boston.	2,700 00	3,655 12	
North National, “	1,500 00	1,980 00	
Revere National, “	2,000 00	2,112 00	
Boylston National, “	3,100 00	4,061 00	
Merchants National, “	2,500 00	3,750 00	
Nat. Bank of Commerce, “	2,400 00	3,072 00	
Totals.....	\$60,700 00	\$79,512 62	79,512 62

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Champion Card & Paper Co..	\$1,000	\$1,200	\$500	
Millbury National Bank stk..	800	800	500	
Washburn & Moen Mfg. Co. stk.	3,000	6,000	4,000	
Totals.	\$4,800	\$8,000	\$5,000	5,000 00

Cash in Company's principal office.....	2,433 44
Cash in bank	22,986 43
Interest due and accrued on stocks and bonds.....	508 75
Interest due and accrued on collateral loans	50 00
Gross premiums in due course of collection	25,844 31
All other property	3,700 00
Assets of the Company at their actual value.....	\$327,645 34

III. LIABILITIES.

Losses adjusted and unpaid	\$9,922 05	
Losses reported and unadjusted	7,000 00	
Losses resisted	800 00	
Gross amount of unpaid losses.....	\$17,722 05	
Deduct reinsurance.....	1,041 77	
Net amount of unpaid losses.....		\$16,680 28
Unearned premiums on risks, one year or less..	\$54,679 42	
Unearned premiums on risks, more than one year.....	33,237 03	
Unearned premiums as computed above.....		87,916 45
Commissions and brokerage.....		5,168 86
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....		\$109,765 59
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		17,879 75
Total liabilities, including capital and surplus.....		\$327,645 34

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$157,295 71	
Deduct reinsurance, rebate, abatement, and return premiums.....	20,662 15	
Actual cash premiums.....		\$136,633 56
Interest on loans and bonds, and dividends on stock.....		13,172 43
From all other sources.....		3,300 00
Actual cash income.....		\$153,105 99

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$14,341.29 occurring in previous years).....	\$89,448 57	
Deduct salvage and reinsurance.....	6,899 66	
Net amount paid for losses		\$82,548 91
Cash dividends		Nothing.
Commissions and brokerage.....		30,317 26
Salaries, fees, etc.....		6,890 00
Taxes.....		1,217 78
All other payments.....		6,384 93
Actual cash expenditure.....		\$127,358 88

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$11,268,382	\$148,137 14
Written or renewed during the year.....	12,626,784	162,042 49
Totals.....	\$23,895,166	\$310,179 63
Deduct those expired and marked off.....	9,724,477	134,938 25
In force at the end of the year.....	\$14,170,689	\$175,241 38
Deduct amount reinsured.....	513,215	6,166 95
Net amount in force... ..	\$13,657,474	\$169,074 43

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$8,543,854	\$109,358 85	1-2	\$54,679 42
1891....	Two years.....	72,616	654 44	1-4	163 61
1892....		128,219	969 13	3-4	726 85
1890....	Three years....	573,716	8,029 98	1-6	1,338 33
1891....		495,883	6,759 89	1-2	3,379 94
1892....		838,629	10,887 12	5-6	9,072 60
1889....	Four years.....	43,925	418 69	1-8	52 33
1890....		52,350	533 95	3-8	200 22
1891....		57,250	803 47	5-8	502 15
1892....		120,392	1,041 87	7-8	911 64
1888....	Five years.....	407,775	4,213 97	1-10	421 39
1889....		495,897	5,498 96	3-10	1,649 67
1890....		412,963	4,416 42	1-2	2,208 21
1891....		619,962	6,644 12	7-10	4,650 87
1892....		794,043	8,843 57	9-10	7,959 22
Totals.....		\$13,657,474	\$169,074 43		\$87,916 45

Premiums received since the organization of the Company...	\$2,711,098 00
Losses paid since the Company organized.....	1,722,692 66
Cash dividends paid stockholders.....	184,000 00
Stock dividends declared.....	50,000 00
Stock owned by the directors at par value.....	76,200 00
Losses incurred during the year.....	83,692 00
Loaned to officers and directors.....	101,000 00
Loaned to stockholders not officers.....	Nothing.

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$559,354 00
Premiums received.....	5,871 08
Losses paid.....	2,835 86
Losses incurred	3,335 86

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, June, 1829.

JAMES W. McALLISTER, *President.*EZRA T. CRESSON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$324,100 00
Loans on bond and mortgage (first liens), not more than one year's interest due	348,749 67
Interest due and accrued on bond and mortgage loans.....	6,724 39
Value of property (insured for \$515,- 133.34)	\$1,222 795

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL AND COUNTY BONDS—		
City of Sandusky, O., 5 p.c.	\$55,000 00	\$60,217 50
City of Springfield, Ill., 5 p.c. ..	4,000 00	4,175 00
City of Camden, N. J., 4 p.c.	40,000 00	40,000 00

	Par Value.	Market Value.
City of Quincy, Ill., 4½ p.c.	19,000 00	19,000 00
Philadelphia, city, 6 p.c.	43,900 00	46,037 25
Philadelphia, city, 4 p.c.	4,000 00	4,000 00
Gloucester Co., N. J., 4 p.c.	23,000 00	23,000 00
RAILROAD BONDS —		
Lehigh Valley con. reg. 4½ p.c.	65,000 00	66,300 00
Pittsburgh, C. & Y. 6 p.c.	44,500 00	50,062 50
Allegheny Valley 7½ p.c.	25,000 00	27,750 00
Pennsylvania con. ster. 6's, 1905.	70,000 00	81,900 00
Shamokin, S. & L. 1st m. 5 p.c.	10,000 00	10,500 00
Penna. & N. Y. Canal 7 p.c.	21,000 00	26,250 00
Wilmington & W. gold 7 p.c.	30,000 00	32,400 00
J., L. & St. L. 1st m. 5 p.c.	11,000 00	10,450 00
Lehigh Valley 1st m. reg. 6 p.c.	11,000 00	12,100 00
H. & B. T. 1st m. ext. 4 p.c.	29,000 00	29,000 00
No. Penn. 1st m. 7 p.c.	3,000 00	3,300 00
Lehigh Val. con. ster. gold, 6 p.c.	32,000 00	32,640 00
Lehigh Valley 2d m. reg. 7 p.c.	25,000 00	33,500 00
H. & B. T. 2d m. 7 p.c.	11,500 00	11,960 00
Penn. gen. m. reg. 6 p.c.	19,000 00	24,700 00
Penn. gen. m. coupon 6 p.c.	42,000 00	54,390 00
West Jersey 1st m. 6 p.c.	7,000 00	7,490 00
Penn. & N. Y. C. & R.R. 5 p.c.	10,000 00	11,100 00
Phila., Wil. & Balti. 6 p.c.	3,000 00	3,210 00
West Jersey & Atlantic 6 p.c. ..	1,000 00	1,060 00
Philadelphia & Erie 4 p.c.	10,000 00	10,100 00
Phila., Wil. & Balti. deb. 4 p.c.	15,000 00	15,000 00
Belvidere, Del. cons. m. 4 p.c.	21,000 00	21,000 00
Phila., Wil. & Balti. reg. 4 p.c.	10,000 00	10,000 00
N. P., Missouri Div., 1st m. 6 p.c.	6,000 00	6,210 00
Iowa City & Western 1st m. 7 p.c.	20,000 00	20,000 00
Delaware & Bound Brook 6 p.c.	8,000 00	8,640 00
Lehigh Valley con. m. 6 p.c.	33,000 00	42,240 00
Lehigh Val. con.m. coupon, 1923,	2,000 00	2,560 00
Chic. & Wes. Ind. 1st m. 6 p.c.	14,000 00	14,700 00
Penn. Col. Trust Loan 4½ p.c.	30,000 00	32,100 00
C. & C. M. 1st m. ext. 4½ p.c.	25,000 00	24,000 00
St P., M. & Man. 1st m. gold 7 p.c.	4,000 00	4,400 00
B. & P. 1st m. s. f. gold 6 p.c.	71,000 00	88,395 00
B. & P. 1st m. Tun. R. gold 6 p.c.	46,000 00	57,960 00
Penn. & N. Y. Canal & R.R. 7 p.c.	30,000 00	32,400 00
West Jersey 7 p.c.	13,000 00	15,080 00
Philadelphia & Reading 7 p.c.	41,000 00	42,537 50
Hestonv. Man. & Fairmount 6 p.c.	10,000 00	10,400 00
Connecting Railroad Co. 6 p.c.	20,000 00	23,200 00
Easton & Amboy 1st m. 5 p.c.	25,000 00	27,375 00
Lehigh Valley 1st m. 6 p. c.	40,000 00	44,000 00
Elmira & Williamsport 5 p.c.	10,000 00	10,500 00
N. Y., Lackawanna & Wes. 6 p.c.	25,000 00	32,000 00

	Par Value.	Market Value.
West Jersey con. m. 6 p.c.....	23,000 00	27,140 00
New York Central ext. 5 p.c....	25,000 00	25,250 00
H., P., Mt. J. & L. ext. 4 p.c....	25,000 00	26,000 00
No.Cen. 2d m. 5 p.c., ser. B, 1926	15,000 00	16,500 00
Pennsylvania Company 6 p.c....	50,000 00	53,000 00
Steubenv.& Ind. 1st m. ext. 5 p.c.	60,000 00	62,400 00
Camden & Atlantic con. 6 p.c..	14,000 00	15,680 00
Northern Central con. gen. m. sterling gold 6 p.c.....	17,000 00	17,680 00
Philadelphia & Erie gold 5 p.c..	10,000 00	11,400 00
Lehigh Val. Coal Co. reg. 5 p.c.	20,000 00	20,000 00
Baltimore & Ohio ext. 4 p.c....	25,000 00	25,000 00
Northern Central con. 4½ p.c....	10,000 00	10,700 00
River Front 1st m. 4½ p.c.....	16,000 00	16,000 00
RAILROAD STOCKS—		
Philadelphia, Wil. & Baltimore..	6,250 00	7,000 00
Mine Hill & Schuylkill Haven..	25,000 00	36,500 00
Chartiers R.W.Co. coup., 7 p.c..	6,000 00	6,960 00
Del'are R. Ferry Co. gold c.5 p.c.	10,000 00	10,000 00
BANK STOCKS—		
First National of Philadelphia...	5,000 00	11,500 00
Southwark National.....	5,000 00	11,100 00
Independence National.....	5,000 00	6,250 00
MISCELLANEOUS—		
Lehigh Coal & Nav. Co. loan, '97, 6 p.c. bds.....	10,000 00	10,900 00
Penn. Salt Mfg. Co., 5 p.c. bds.	47,000 00	47,940 00
Penn.Equip.Trust, 4 p.c.series E.	1,000 00	1,000 00
Penn.Equip.Trust, 4 p.c.series C.	11,000 00	10,780 00
Penn.Equip.Trust, 4 p.c.series D.	6,000 00	6,000 00
Penn.Equip.Trust, 4 p.c.series B.	1,000 00	980 00
Penn.Equip.Trust, 4 p.c.series H.	4,000 00	4,000 00
Penn.Equip.Trust, 4 p.c. series I.	20,000 00	20,000 00
Phil., Wil. & Balt.Trust cer. 4 p.c.	25,000 00	25,000 00
Continental Hotel pfd. stock....	1,600 00	2,160 00
Penn. Co. for Ins. on lives, etc..	2,500 00	13,250 00
Inf. Bat. of S. F. 6 p.c.....	1,100 00	1,100 00
Nat. W. W. N. Y. con. g. 6 p.c..	25,000 00	25,000 00
Philadelphia Bourse stock.....	500 00	500 00
Totals.....	\$1,715,850 00	\$1,905,959 75 1,905,959 75

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Cent'l R.R. Co. of N. J. stk...	\$30,000	\$37,800 00	\$50,000
Lehigh Valley R.R. Co. stk...	27,500	31,625 00	
Lehigh Valley R.R. Co. stk..	12,500	14,375 00	50,000
Northern Cent'l R.R. Co. stk.	10,000	14,050 00	
United Gas Imp. Co. stk.....	15,000	19,500 00	
Western Nat'l Bk. N. Y., stk..	12,500	14,625 00	

	Par Val.	Market Val.	Amt. Loaned.
Phila. & Readg. R.R. Co. stk..	160,000	84,400 00	50,000
Edge Moor Iron Co. 6's.....	27,000	27,000 00	25,000
Phila. Traction Co. stk.....	25,000	57,750 00	25,000
N. Y. & N. E. R.R. Co. stk...	50,000	22,812 50	25,000
Central R.R. Co. of N. J. stk..	10,000	12,600 00	
Missouri Pacific R.R. Co. stk.	22,500	12,740 62	25,000
Atch.,T. & S. Fe R.R. Co. stk.	2,500	843 75	
Catawissa R.R. Co. com. stk..	10,000	1,200 00	25,000
P. & Rdg. R.R. Co. 3d pfd. 5's	18,000	10,890 00	
P. & Rdg. R.R. Co. 1st pfd 5's	3,000	2,302 50	25,000
P. & Rdg. R.R. Co. 2d pfd. 5's	1,000	697 50	
P. & Rdg. R.R. Co. 3d pfd. 5's	1,000	605 00	25,000
P. & Rdg. R.R. Co. stk.....	30,000	15,825 00	
Phil. Traction Co. stk.....	5,000	11,550 00	25,000
Atch.,T. & S. Fe R.R. Co. stk.	10,000	3,375 00	
Phil. & Rdg. R.R. Co. stk....	50,000	26,375 00	25,000
P. & Rdg. R.R. Co. 3d pfd 5's	2,000	1,210 00	
P. & Rdg. R.R. Co. 3d pfd 5's	10,000	6,050 00	25,000
U. P., D. & G. R.R. 1st m. 5's	3,000	2,040 00	
U. P., Denv. & Gulf R. R. stk	20,000	3,150 00	25,000
North American Co. stk.....	40,000	4,000 00	
W. & L. Erie R.R. Co. pfd stk	10,000	6,237 50	25,000
Penn. R.R. Co. stk....	5,000	5,450 00	
Atch.,T. & S. Fe R.R. Co. stk	10,000	3,375 00	25,000
Atch.,T. & S. Fe R.R. Co. stk	10,000	3,375 00	
Richd. & W. Pt. Terminal stk..	20,000	1,425 00	25,000
Phila. Traction Co. stk.....	5,000	11,550 00	
Lehigh Valley R.R. Co. stk...	5,000	5,750 00	25,000
P. & Rdg. R.R. Co. stk.....	15,000	7,912 50	
P. & Rdg. R.R. Co. 3 pfd. 5's.	1,000	6,050 00	25,000
13th & 15th Sts. P.Ry. Co. stk.	3,100	13,020 00	
Record Pub. Co. Reg. 6's.....	15,000	15,000 00	10,000
Totals.....	\$706,600	\$518,536 87	\$370 000 370,000 00

Cash in Company's principal office.....	4,596 98
Cash in bank.....	166,668 94
Interest due and accrued on collateral loans.....	3,288 04
Gross premiums in due course of collection.....	68,441 30
Assets of the Company at their actual value.	\$3,198,529 07

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,653 18
Losses reported and unadjusted.....	26,123 11
Losses resisted	5,724 86
Gross amount of unpaid losses.....	\$39,501 15

Unearned premiums on risks, one year or less.	\$175,033 76
Unearned premiums on risks, more than one year	291,116 80
Unearned premiums as computed above	466,150 56
Reclaimable on perpetual fire policies.....	1,281,562 07
Commissions and brokerage.....	10,266 19
Cash dividends to stockholders remaining unpaid.....	547 50
Special deposits in other States in excess of present liabilities therein	Nothing.
Total liabilities, except capital and surplus.....	\$1,798,027 47
Capital stock.....	400,000 00
Surplus beyond all liabilities	1,000,501 60
Total liabilities, including capital and surplus.....	\$3,198,529 07

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$599,284 44
Deduct reinsurance, rebate, abatements, and re- turn premiums.....	78,015 96
Actual cash premiums.....	\$521,268 48
Interest on mortgages of real estate.....	43,902 24
Interest on loans and bonds, and dividends on stocks.....	95,235 43
Rents	10,658 90
From all other sources ...	1,961 00
Deposit premiums received for perpetual risks.	\$21,373 05
Actual cash income.....	\$673,026 05

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$269,350 54
Cash dividends	89,792 50
Commissions and brokerage.....	92,573 97
Salaries and fees.....	37,376 72
Taxes.....	21,800 10
All other payments.....	89,584 13
Deposit premiums returned on perpetual risks.	\$52,141 47
Actual cash expenditure.....	\$600,477 96

VI. MISCELLANEOUS.

Risks and Premiums (including Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$142,197,714	\$2,306,855 00
Written or renewed during the year.....	55,498,964	623,032 27
Totals.....	\$197,696,678	\$2,929,887 27
Deduct those expired and marked off.....	53,116,082	613,736 27
In force at the end of the year.....	\$144,580,596	\$2,316,151 00
Deduct amount reinsured.....	2,351,141	23,874 46
Net amount in force.....	\$142,229,455	\$2,292,276 54

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$30,293,829	\$350,067 52	1-2	\$175,033 76
1891....	Two years.....	189,518	1,655 54	1-4	413 88
1892....		252,522	2,072 76	3-4	1,554 57
1890....	Three years.....	10,010,023	100,091 40	1-6	16,681 90
1891....		9,741,047	95,899 52	1-2	47,949 76
1892....		11,285,392	116,035 16	5-6	96,695 96
1889....	Four years.....	118,093	1,217 99	1-8	152 24
1890....		222,870	1,802 64	3-8	675 99
1891....		146,240	1,352 19	5-8	845 11
1892....		142,110	1,446 91	7-8	1,266 04
1888....	Five years.....	4,812,233	62,220 16	1-10	6,222 01
1889....		3,831,542	44,653 57	3-10	13,396 07
1890....		4,248,382	49,163 55	1-2	24,581 77
1891....		4,290,644	47,206 41	7-10	33,044 48
1892....		4,544,543	52,930 03	9-10	47,637 02
Various.	Perpetual.....	60,451,608	1,388,335 65	95-100	1,281,562 07
Totals.....		\$144,580,596	\$2,316,151 00		\$1,747,712 63

Premiums received since the organization of the Company...	\$28,359,420 79
Losses paid since the Company organized.....	15,246,561 42
Cash dividends paid stockholders.....	5,114,000 00
Stock owned by directors at par value.....	32,900 00
Losses incurred during the year.....	258,320 80

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,386,048 09
Premiums received	14,519 63
Losses paid.....	11,810 18
Losses incurred	10,243 80

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March, 1872.

EMIL OELBERMANN, *President*.JAMES A. SILVEY, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, \$1,000,000 00
 Whole amount of capital actually paid up in cash. 1,000,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
United States coupon, 4 p.c.	\$150,000 00	\$169,500 00
United States currency, 6 p.c.	160,000 00	179,644 00
MUNICIPAL BONDS —		
Atlanta city 4½ p.c.	25,000 00	26,250 00
St. Louis city 4 p.c.	100,000 00	105,000 00
City of Nashville 4½ p.c.	25,000 00	26,250 00
Brooklyn city, reg., 13 p.c.	75,000 00	76,500 00
Portland, Ore., water, 5 p.c.	50,000 00	56,000 00
New York city.	1,012,784 17	1,058,423 00
RAILROAD BONDS —		
Minn., L. & M. Street Ry. 5 p.c.	25,000 00	25,000 00
Albany & Susquehanna 1st 6 p.c.	75,000 00	89,250 00
Chic., R. I. & Pacific 1st 6 p.c.	50,000 00	62,500 00
Chic., R. I. & Pacific 1st 5 p.c.	100,000 00	100,000 00
C., M. & St. P., I. & D., 7 p.c.	30,000 00	37,650 00
C., M. & St. P., LaCrosse, 5 p.c.	60,000 00	61,500 00
C., M. & St. P., Ia. & Minn., 7 p.c.	10,000 00	12,000 00
C., M. & St. P., C. & P. W., 5 p.c.	30,000 00	32,400 00
Chicago & Northwestern 5 p.c.	70,000 00	75,950 00
Chicago & Northwestern 6 p.c.	40,000 00	45,200 00
Chicago & Northwestern 5 p.c.	45,000 00	46,350 00
Allegheny Street Railway 5 p.c.	25,000 00	25,000 00
Troy, N. Y., City Ry. Co. 5 p.c.	25,000 00	25,000 00
Chic., Burlington & Quincy 5 p.c.	55,000 00	55,687 00
Central Pacific 6 p.c.	50,000 00	53,500 00

	Par Value.	Market Value.
Col., Hock. Val. & Toledo 5 p.c.	25,000 00	22,875 00
Erie 1st 7 p.c.....	100,000 00	137,000 00
Kansas Pacific (1896) 6 p.c.....	25,000 00	26,375 00
Kansas Pacific (1899) 6 p.c.....	25,000 00	27,750 00
Little Miami 1st 5 p.c.....	25,000 00	27,500 00
Louisville & Nashville gen. 6 p.c.	25,000 00	29,250 00
Missouri Pacific 1st 6 p.c.....	50,000 00	55,500 00
N. Y., Lack. & Wes. 1st 6 p.c...	100,000 00	128,000 00
N. Y., Susquehanna & W. 1st 5 p.c	25,000 00	26,750 00
New York Central 5 p.c.....	100,000 00	107,000 00
N. Y., Chic. & St. Louis 1st 4 p.c.	45,000 00	43,875 00
Erie 5 p.c.....	25,000 00	22,000 00
Omaha & St. Louis 1st 4 p.c...	57,000 00	34,200 00
Pennsylvania Company 4½ p.c..	55,000 00	58,300 00
St. L., K.C. & Northern 1st 7 p.c.	60,000 00	63,900 00
St. Paul, Minn. & Manitoba 6 p.c.	30,000 00	36,000 00
Syracuse, Bing. & N. Y. 1st 7 p.c.	30,000 00	38,700 00
Union Pacific 1st 6 p.c.....	50,000 00	53,720 00
RAILROAD STOCKS—		
Albany & Susquehanna	10,000 00	15,500 00
Chicago, Rock Island & Pacific.	135,000 00	112,050 00
Clev., Cinc., Chic. & St. Louis.	200,000 00	186,000 00
Cayuga & Susquehanna	30,000 00	55,500 00
Chic., Milwaukee & St. Paul pfd.	50,000 00	61,000 00
Chicago & Northwestern pfd...	50,000 00	70,750 00
Chicago & Northwestern com...	50,000 00	56,000 00
Det., Hillsdale & Southwestern.	20,000 00	18,200 00
Morris & Essex.....	60,000 00	90,600 00
New York & Harlem	131,650 00	355,455 00
N. Y., N. H. & H.....	39,200 00	99,960 00
N. Y., Lack. & Western.....	20,000 00	22,400 00
Pennsylvania.....	125,000 00	137,500 00
Rensselaer & Saratoga.....	50,000 00	89,000 00
St. Paul, Minn. & Manitoba....	30,000 00	33,600 00
BANK STOCKS—		
Central National.....	20,000 00	27,200 00
Bank of America.....	17,500 00	37,625 00
Bank of Commerce.....	20,000 00	39,800 00
Fourth National.....	20,000 00	40,000 00
German American	16,575 00	20,718 00
American Exchange National ..	10,000 00	15,600 00
MISCELLANEOUS—		
Standard Oil Trust stk.....	50,000 00	82,500 00
Western Union Tel. Co. bds....	25,000 00	25,750 00
Maryland Steel Co. bds.....	50,000 00	50,000 00
Western Union Tel. Co. stk....	44,000 00	42,400 00
Consolidated Gas Co.....	100,000 00	125,500 00
N. Y. Mutual Gas Light Co....	30,000 00	45,000 00

Totals \$4,543,709 17 \$5,338,697 00 5,338,697 00

Cash in Company's principal office.....	5,127 82
Cash in bank.....	480,055 93
Interest due and accrued on stocks.....	3,411 00
Gross premiums in due course of collection.....	375,103 28
Assets of the Company at their actual value.....	\$6,202,395 03

III. LIABILITIES.

Losses adjusted and unpaid.....	\$67,223 18
Losses reported and unadjusted.....	313,091 38
Losses resisted.....	31,128 68
Gross amount of unpaid losses.....	\$411,443 24
Deduct reinsurance.....	13,868 00
Net amount of unpaid losses.....	\$397,575 24
Unearned premiums on risks, one year or less..	\$1,108,313 18
Unearned premiums on risks, more than one year.....	1,364,570 86
Unearned premiums as computed above.....	2,472,884 64
Commissions and brokerage.....	75,020 66
Special deposit in Virginia in excess of present liabilities therein.....	16,761 66
Total liabilities, except capital, special funds, and surplus.....	\$2,962,241 55
Capital stock.....	1,000,000 00
Special reserve fund of stockholders.....	500,000 00
Guaranty surplus fund.....	500,000 00
Surplus beyond all liabilities.....	1,240,153 48
Total liabilities, including capital, special funds, and surplus.....	\$6,202,395 03

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$3,759,986 16
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	875,951 34
Actual cash premiums.....	\$2,884,034 82
Interest on loans and bonds, and dividends on stocks.....	240,708 85
Actual cash income.....	\$3,124,743 67

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$284,842.36 occurring in previous years).....	\$1,879,454 65
Deduct salvage and reinsurance.....	215,095 34
Net amount paid for losses.....	\$1,664,359 31
Cash dividends.....	200,000 00
Commissions and brokerage.....	469,022 33

Salaries and fees.....	218,721 53
Taxes.....	69,265 35
All other payments.....	301,554 82
Actual cash expenditure.....	\$2,922,923 34

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$486,515,387	\$4,406,511 46
Written or renewed during the year.....	397,321,446	3,823,233 71
Totals.....	\$883,836,833	\$8,229,745 17
Deduct those expired and marked off	353,516,959	3,281,591 49
In force at the end of the year.....	\$530,319,874	\$4,948,153 68
Deduct amount reinsured.....	16,457,490	190,901 80
Net amount in force.....	\$513,862,384	\$4,757,251 88

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less..	\$219,554,433	\$2,216,626 36	1-2	\$1,108,313 18
1891....	Two years.....	2,271,637	16,403 81	1-4	4,100 95
1892....		2,495,397	21,952 15	3-4	16,464 11
1890....	Three years.....	61,550,592	476,439 09	1-6	79,406 51
1891....		66,953,458	533,602 97	1-2	266,801 49
1892....		81,629,705	613,841 13	5-6	511,534 28
1889....	Four years.....	783,839	8,404 49	1-8	1,050 56
1890....		975,555	8,290 42	3-8	3,108 90
1891....		984,879	8,335 47	5-8	5,209 67
1892....		838,234	9,350 46	7-8	8,181 65
1888....	Five years.....	13,459,954	134,077 12	1-10	13,407 71
1889....		12,835,437	139,177 54	3-10	41,753 25
1890....		14,170,902	155,791 96	1-2	77,895 98
1891....		14,053,197	189,035 62	7-10	132,324 92
1892....		21,305,165	225,923 29	9-10	203,330 88
Totals		\$513,862,384	\$4,757,251 88		\$2,472,884 04

Premiums received since the organization of the Company..	\$34,882,814 54
Losses paid since the Company organized.....	17,773,773 85
Cash dividends paid stockholders.....	2,740,000 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	301,800 00
Losses incurred during the year.....	1,721,322 96

Special deposits in other States for the exclusive protection of policy-holders therein—

State or Country.	Value of Deposits.	Total Li- abilities therein.	Excess of Deposits.
Oregon.....	\$26,250 00	\$34,911 30	.....
Virginia.....	50,625 00	33,863 39	\$16,761 61
Georgia.....	28,125 00	30,363 45	.....
Totals.....	\$105,000 00	\$99,138 14	\$16,761 61

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$4,550,676 00
Premiums received.....	39,490 84
Losses paid	35,237 23
Losses incurred.....	34,523 17

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March, 1859.

HUGO SCHUMANN, *President.*CHARLES RUYKHAVER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$447,649 19
Loans on bond and mortgage (first liens), not more than one year's interest due	168,500 00
Interest accrued on bond and mortgage loans	3,950 00
Value of lands mortgaged.....	\$96,500 00
Buildings (insured for \$159,500).....	211,000 00
Total.....	\$307,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p.c. reg.....	\$250,000 00	\$286,875 00
United States 4 p.c. coupon....	614,100 00	701,609 25
Mississippi 4 p.c.....	20,000 00	20,000 00
Georgia 3½ p.c.....	25,000 00	25,625 00

	Par Value.	Market Value.
MUNICIPAL BONDS —		
City of Richmond, 4 p.c., 1923..	40,000 00	39,600 00
City of Richmond, 5 p.c., 1919..	10 000 00	10,700 00
RAILROAD BONDS—		
A. T. & S. F., gen. m. 4 p.c....	25,000 00	20,937 50
C., M. & St. P. (S. M. div.), 1st m. 6 p.c.....	25,000 00	29,250 00
C., M. & St. P. (Chic. & Pac. W.), 1st m. 5 p.c.....	25,000 00	27,750 00
C., R. I. & P. 1st m. 6 p.c.....	25,000 00	31,250 00
D. D., E. B. & B., con. m. 7 p.c.	10,000 00	10,100 00
E. T., Va. & Ga. cons. m. 5 p.c.	25,000 00	22,687 50
Fargo & So. 1st m. 6 p.c.....	20,000 00	23,400 00
F. & P. M. 1st cons. m. 5 p.c...	25,000 00	25,000 00
H. & St. Joe cons. m. 6 p.c.....	25,000 00	29,312 50
Ky. Central 1st m. 4 p.c.	25,000 00	21,125 00
Long Island 1st m. 5 p.c.....	15,000 00	17,250 00
L., N. A. & C. 1st m. 6 p.c.....	7,000 00	8,015 00
Michigan Central 1st m. 5 p.c...	20,000 00	22,600 00
Mil. & No. (Main line) 1st m. 6 p.c	25,000 00	28,500 00
Mil. & St. P. (C. M. div.) 1st m. 7 p.c.....	15,000 00	19,650 00
N. Y., B. & M. B. 1st cons. gt. 5 p.c	25,000 00	25,000 00
N. Y. C. & H. R. deb. 5 p.c....	25,000 00	26,812 50
N. Y., O. & W. pfd m. 4 p.c.....	50,000 00	41,875 00
Pittsburgh & W. 1st m. 4 p.c....	25,000 00	20,875 00
St. P., M. & M. 1st m. 7 p.c....	12,000 00	13,230 00
St. P., M. & M. cons. m. 4½ p.c.	25,000 00	25,625 00
St. P. & No. Pac. gen. m. 6 p.c.	16,000 00	19,440 00
Third Avenue 1st m. 5 p.c.....	25,000 00	28,375 00
T. & Ohio Cen. 1st m. 5 p.c.....	35,000 00	38,150 00
Union Elev., B'lyn, 1st m. 6 p.c.	15,000 00	17,250 00
Wabash 1st m. 5 p.c.....	25,000 00	25,593 75
RAILROAD STOCKS—		
Chic., Mil. & St. Paul pref	40,000 00	48,800 00
Chicago & No. Western.....	60,000 00	66,150 00
Lake Shore and M. Southern...	60,000 00	77,100 00
N. Y. Central & Hudson River..	60,000 00	65,400 00
Pennsylvania.....	50,000 00	54,500 00
Rome, W. & O.....	50,000 00	54,500 00
BANK STOCKS —		
National Park.....	5,000 00	15,750 00
German American.....	5,175 00	6,468 75
MISCELLANEOUS —		
Am. Dock & Imp. Co. 1st m. 5 p.c.	25,000 00	27,500 00
Underwriters' Protective Ass'n, Newark, 5 p.c.....	1,000 00	1,000 00
Western Union Tel. Co. stk....	30,000 00	28,500 00

	Par Value.	Market Value.	
Consolidated Gas Co. stk.	25,000 00	31,375 00	
Del. & Hudson Canal Co. stk..	50,000 00	67,250 00	
Totals.....	\$2,010,275 00	\$2,247,756 75	2,247,756 75

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
N. Y. Econ. Print. Co. stk..	\$1,500 00	\$2,250 00	\$2,000 00	
Macoupin Co., Ill., fdg. bds.	500 00	500 00		
Totals....	\$2,000 00	\$2,750 00	\$2,000 00	2,000 00

Cash in Company's principal office.....	67,606 77
Cash in bank	35,638 33
Cash in hands of managers.....	7,059 40
Gross premiums in due course of collection.....	217,172 94
Interest due and accrued on collateral loans.....	50 00
Rents due and accrued.....	3,787 52
Assets of the Company at their actual value.....	\$3,195,170 90

III. LIABILITIES.

Losses adjusted and unpaid.....	\$39,030 83
Losses reported and unadjusted.....	62,172 52
Losses resisted.....	11,786 44
Gross amount of unpaid losses.....	\$112,989 79
Deduct reinsurance	22,313 32
Net amount of unpaid losses.....	\$90,676 47
Unearned premiums on risks, one year or less..	\$308,070 77
Unearned premiums on risks, more than one year.....	753,510 03
Unearned premiums as computed above.....	1,061,580 80
Commissions and brokerage	31,264 54
Special deposits in other States in excess of present liabilities therein.....	75,925 00
Total liabilities, except capital and surplus.....	\$1,259,446 81
Capital stock.....	1,000,000 00
Surplus beyond all liabilities.....	935,724 09
Total liabilities, including capital and surplus.....	\$3,195,170 90

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,525,858 10
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	519,207 68
Actual cash premiums.....	\$1,006,650 42
Interest on mortgages of real estate.....	8,485 00
Interest on loans and bonds, and dividends on stocks.....	99,670 66
Actual cash income.....	\$1,114,806 08

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$140,570.45 occurring in previous years).....	\$727,243 20
Deduct salvage and reinsurance.....	118,290 00
Net amount paid for losses.....	\$608,953.20
Cash dividends.....	100,000 00
Commissions and brokerage.....	164,797 57
Salaries and fees.....	115,350 56
Taxes.....	24,372 93
All other payments.....	80,749 69
Actual cash expenditure	\$1,094,223 95

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$277,597,834 13	\$2,341,842 50
Written or renewed during the year.....	182,387,040 97	1,538,082 08
Totals	\$459,984,875 10	\$3,879,924 58
Deduct those expired and marked off	180,529,945 64	1,511,542 24
In force at the end of the year.....	\$279,454,929 46	\$2,368,382 34
Deduct amount reinsured	29,733,014 48	333,110 03
Net amount in force.....	\$249,721,914 98	\$2,035,272 31

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less..	\$88,877,112 53	\$616,141 55	1-2	\$308,070 77
1891....	Two years.....	398,795 00	2,889 47	1-4	722 36
1892 ...		410,794 00	3,389 16	3-4	2,541 86
1890....	Three years.....	37,013,013 27	303,318 36	1-6	50,553 06
1891....		41,172,072 50	338,337 83	1-2	169,168 92
1892....		46,575,434 68	385,841 84	5-6	321,534 86
1889....	Four years.....	290,825 00	2,300 64	1-8	287 58
1890....		425,376 00	3,441 71	3-8	1,290 64
1891 ..		364,900 00	2,772 36	5-8	1,732 72
1892....		364,726 00	2,574 84	7-8	2,252 98
1888....	Five years.....	5,156,402 00	56,692 93	1-10	5,669 29
1889....		6,519,799 00	73,042 71	3-10	21,912 82
1890....		6,449,844 00	72,413 84	1-2	36,206 91
1891....		6,997,340 00	76,337 65	7-10	53,436 35
1892....		8,705,481 00	95,777 42	9-10	86,199 68
Totals.....		\$249,721,914 98	\$2,035,272 31		\$1,061,580 80

Premiums received since the organization of the Company...	\$26,155,636	26
Losses paid since the Company organized.....	13,265,851	51
Cash dividends paid stockholders.....	2,401,000	00
Stock dividends declared.....	Nothing.	
Stock owned by the directors at par value.....	181,350	00
Losses incurred during the year.....	585,950	26

Special deposits elsewhere for the exclusive protection of
policy-holders there :

State or Country.	Val. of Deposits.	Total Liabilities therein:	Excess of Deposits.
Georgia	\$25,625 00	.....	\$25,625 00
Virginia	50,300 00	.....	50,300 00
Totals.....	\$75,925 00	.....	\$75,925 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,703,596	00
Premiums received.....	23,805	19
Losses paid.....	14,007	28
Losses incurred	13,966	55

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, May, 1853.

ALFRED S. GILLETT, *President.*

EDWIN F. MERRILL, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$300,000	00
Whole amount of capital actually paid up in cash.....	300,000	00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$280,100	00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	711,600	00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$5,750 is in process of fore- closure)	5,750	00
Interest due and accrued on bond and mortgage loans	14,168	30
Value of lands mortgaged..... }	\$2,108	492
Buildings (insured for \$476,079)..... }		

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States	\$72,000 00	\$82,080 00	
Georgia	25,000 00	27,250 00	
MUNICIPAL AND COUNTY BONDS—			
City of Seattle.....	30,000 00	30,750 00	
City of Louisville.....	10,000 00	12,000 00	
County of St. Louis.....	10,000 00	12,000 00	
RAILROAD STOCKS AND BONDS—			
Philadelphia & Reading, pfd....	2,000 00	1,400 00	
Pennsylvania	10,000 00	13,000 00	
Union Pacific.....	5,000 00	5,450 00	
Connecting R.R. Co.....	10,000 00	11,600 00	
Pennsylvania.....	15,000 00	16,200 00	
Zanesville & Ohio	10,000 00	7,500 00	
Phil., Wil. & Baltimore.....	70,000 00	70,000 00	
Lancaster & Reading	10,000 00	10,400 00	
Pitts., Cinc., Chic. & St. Louis.	10,000 00	10,200 00	
Delaware.....	6,000 00	6,420 00	
North Pennsylvania.....	5,000 00	6,400 00	
Philadelphia & Darby Pass....	2,250 00	1,485 00	
Lehigh Valley.....	20,000 00	20,400 00	
Lehigh Valley.....	15,000 00	17,100 00	
MISCELLANEOUS —			
Phila. & Reading Car Trust....	35,000 00	36,050 00	
Lehigh Coal & Navi. Co. stk...	5,000 00	5,300 00	
Lehigh Coal & Navi. Co. bds ..	11,000 00	11,990 00	
Lower Merion Gas Co	8,000 00	8,160 00	
Holmesburgh Water Co	1,000 00	1,000 00	
Girard F. & M. Ins. Co. stk....	11,900 00	41,650 00	
Hutchinson Water, L. & P. Co.	12,000 00	12,000 00	
Philadelphia Bourse.....	1,000 00	1,000 00	
Borough Ridley Park	4,000 00	4,080 00	
Totals.....	\$426,150 00	\$482,865 00	482,865 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Alleghany Valley R.R. bds	\$1,000	\$1,220	\$600	
Girard F. & M. Ins. Co. stk.....	2,000	7,000	3,000	
Ohio & M. R.R. bds.....	1,000	1,110	900	
St. L., Alton & Terre H.....	5,000	5,200	5,000	
N. Missouri R.R. stk.....	1,000	1,070		
Totals.....	\$10,000	\$15,600	\$9,500	9,500 00

Cash in Company's principal office.....	8,220 01
Cash in bank.....	64,753 36
Interest due and accrued on stocks.....	Nothing.
Interest due and accrued on collateral loans.....	Nothing.
Gross premiums in due course of collection.....	78,260 72
Bills receivable, not matured, taken for premiums.....	20,212 83
Rents due and accrued.....	1,120 34
Reclaimable on perpetual insurance on Company's building,	1,665 00
Reclaimable on perpetual insurance.....	2,889 00
Gross assets.....	\$1,681,104 56
Deduct value of Company's own stock owned.....	41,650 00
Assets of the Company at their actual value.....	\$1,639,454 56

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$31,187 13
Losses resisted.....	7,610 66
Gross amount of unpaid losses.....	\$38,797 79
Deduct reinsurance.....	4,064 90
Net amount of unpaid losses.....	\$34,732 89
Unearned premiums on risks, one year or less..	\$131,625 08
Unearned premiums on risks, more than one year.....	247,497 40
Unearned premiums as computed above.....	379,122 48
Reclaimable on perpetual fire policies.....	382,511 66
Commissions and brokerage.....	28,579 50
Due for salaries, rent, advertising, etc.....	3,179 41
Taxes.....	1,195 32
Return premiums and reinsurance.....	13,925 88
Special deposit in Georgia in excess of present liabilities therein.....	27,250 00
Total liabilities, except capital and surplus.....	\$870,497 14
Capital stock, less 119 shares owned by the Company.....	288,100 00
Surplus beyond all liabilities.....	480,857 42
Total liabilities, including capital and surplus.....	\$1,639,454 56

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$558,960 19
Deduct reinsurance, rebate, abatement, and return premiums.....	99,506 11
Actual cash premiums.....	\$459,454 08
Interest on mortgages of real estate.....	41,848 66
Interest on loans and bonds, and dividends on stocks.....	20,796 95
Rents.....	6,064 13
All other sources.....	550 50
Deposit premiums received on perpetual risks..	\$47,388 98
Actual cash income.....	\$528,714 3

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$24,504.23 occurring in previous years).....	\$229,416 51
Deduct salvage and reinsurance.....	9,891 86
Net amount paid for losses.....	\$219,524 65
Cash dividends.....	60,000 00
Commissions and brokerage.....	90,194 61
Salaries and fees.....	58,359 95
Taxes.....	11,142 62
All other payments.....	29,103 07
Deposit premiums returned.....	\$15,982 00
Actual cash expenditure.....	\$468,324 90

VI. MISCELLANEOUS.

Risks and Premiums (including Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$85,963,040	\$1,100,436 58
Written or renewed during the year.....	51,850,226	559,647 17
Totals.....	\$137,813,266	\$1,660,083 75
Deduct those expired and marked off.....	46,394,320	477,261 20
In force at the end of the year.....	\$91,418,946	\$1,182,822 55
Deduct the amount reinsured.....	2,797,111	32,673 46
Net amount in force.....	\$88,621,835	\$1,150,149 09

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount Covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$27,176,450	\$263,250 17	1-2	\$131,625 08
1891....	Two years.....	152,930	1,325 30	1-4	331 33
1892....		296,805	2,298 97	3-4	1,724 22
1890....	Three years.....	6,990,639	78,561 71	1-6	13,093 62
1891....		7,524,345	83,639 81	1-2	41,819 91
1892....		8,879,254	96,229 16	5-6	80,190 97
1889....	Four years.....	280,895	2,461 51	1-8	307 69
1890....		432,475	3,367 85	3-8	1,262 94
1891....		416,625	3,390 25	5-8	2,118 91
1892....		426,324	3,371 04	7-8	2,949 66
1888....	Five years.....	2,433,544	28,300 89	1-10	2,830 08
1889....		2,677,829	30,373 37	3-10	9,112 01
1890....		3,417,737	36,268 32	1-2	18,134 16
1891....		4,042,676	40,934 29	7-10	28,654 00
1892....	Over five years..	4,276,860	47,166 01	9-10	42,449 41
Various.	Perpetual.....	342,017	4,197 49	6-10	2,518 49
		18,854,430	425,012 95	9-10	382,511 66
Totals.....		\$88,621,835	\$1,150,149 09		\$761,634 14

Premiums received since the organization of the Company..	\$10,128,827 00
Losses paid since the Company organized.....	4,205,015 00
Cash dividends paid stockholders.....	1,545,196 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	32,600 00
Losses incurred during the year	204,912 28
Loaned to officers and directors.....	3,000 00
Loaned to stockholders not officers.....	5,000 00

Special deposit in another State for the exclusive protection
of policy-holders there : —

State or Country.	Value of Deposit.	Total Liabilities Therein.	Excess of Deposit.
Georgia.....	\$27,250 00	.....	\$27,250 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,314,818 00
Premiums received.....	12,157 31
Losses paid.....	1,892 35
Losses incurred.....	1,900 85

GLENS FALLS INSURANCE COMPANY,

GLENS FALLS, N. Y.

Commenced Business, May, 1850.

J. L. CUNNINGHAM, *President.*

R. A. LITTLE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$28,950 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	565,412 55
Loans on bond and mortgage upon which more than one year's interest is due.....	2,525 00
Interest due and accrued on bond and mortgage loans.....	3,293 49
Value of lands mortgaged..... }	\$1,263,950
Buildings (insured for \$575,270)..... }	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
STATE BONDS—			
Georgia.....	\$25,000 00	\$25,000 00	
MUNICIPAL BONDS—			
Richmond City.....	10,000 00	10,000 00	
RAILROAD BONDS—			
N. Y. C. & H. R.....	200,000 00	243,000 00	
N. Y. & H.....	100,000 00	119,000 00	
Syracuse, B. & N. Y.....	53,000 00	68,900 00	
Lake Shore & M. S.....	50,000 00	58,625 00	
West Shore.....	50,000 00	50,000 00	
Morris & Essex.....	50,000 00	68,500 00	
BANK STOCK —			
First Nat'l, Glens Falls	10,000 00	20,000 00	
MISCELLANEOUS—			
Glens Falls Paper Mill Co.'s bds.	300,000 00	300,000 00	
H. R. Pulp & Paper Co.'s bds..	279,000 00	279,000 00	
Int. Loan & Trust Co. Deb., with			
1st m. col.....	100,000 00	100,000 00	
Jarvis-Conklin Mort. Trust Co.			
Deb., with 1st. m. col.....	23,500 00	23,500 00	
Totals.....	\$1,250,500 00	\$1,365,525 00	1,365,525 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Morris & Essex, 1st m. bds	\$3,000	\$4,110	\$20,000	
Ger. Fire Ins. Co., stk.....	2,500	4,500		
Ger. Am. Fire Ins. Co., stk.....	2,500	7,500		
Glens F'ls Fire Ins. Co., stk.....	4,500	20,250		
Totals.....	\$12,500	\$36,360	\$20,000	20,000 00

Cash in Company's principal office.....	3,020 88
Cash in bank.....	84,355 58
Interest due and accrued on stocks and bonds.	8,717 17
Interest due and accrued on collateral loans.....	Nothing.
Gross premiums in due course of collection.....	75,389 89
Bills receivable, not matured, taken for premiums.....	309 50
Rents due.....	100 00
Reinsurance due.....	940 70

Gross assets of the Company.....	\$2,158,539 76
Deduct doubtful debts.....	3,166 99

Assets of the Company at their actual value..... \$2,155,372 77

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,518	13
Losses reported and unadjusted.....	31,103	00
Losses resisted	5,535	00
Gross amount of unpaid losses.....	\$43,156	13
Deduct reinsurance.....	4,886	57
Net amount of unpaid losses.....	\$38,269	56
Unearned premiums on risks, one year or less..	\$156,054	24
Unearned premiums on risks, more than one year,	526,351	44
Unearned premiums as computed above.....	682,405	68
Commissions and brokerage.....	11,308	48
Due and accrued for salaries, taxes, etc.....	4,000	00
Special deposits in other States in excess of present liabilities therein.....	35,000	00
Liabilities, except capital, special funds, and surplus.	\$770,983	72
Capital stock.....	200,000	00
Special reserve fund of stockholders.....	200,000	00
Guaranty surplus fund.....	200,000	00
Surplus beyond all liabilities.....	784,389	05
Total liabilities, including capital, special funds, and surplus.....	\$2,155,372	77

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$799,596	61
Deduct reinsurance, rebate, abatement, and return premiums	158,259	79
Actual cash premiums.....	\$641,336	82
Interest on mortgages of real estate.....	37,267	24
Interest on loans and bonds, and dividends on stocks.....	75,513	57
Rents	1,031	75
Rebate on building contract.....	189	00
Actual cash income.....	\$755,338	38

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$34,366.42 occurring in previous years).....	\$369,109	56
Deduct salvage and reinsurance.....	55,648	69
Net amount paid for losses.....	\$313,460	87
Cash dividends.....	20,000	00
Commissions and brokerage.....	121,359	99
Salaries and fees.....	50,216	42
Taxes.....	29,685	33
All other payments.....	51,081	42
Actual cash expenditure.....	\$585,804	03

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$125,810,471	\$1,272,358 40
Written or renewed during the year	79,090,902	808,449 42
Totals	\$204,901,373	\$2,080,807 82
Deduct those expired and marked off	68,474,710	678,901 43
In force at the end of the year	\$136,426,663	\$1,401,906 39
Deduct amount reinsured	8,575,809	100,148 35
Net amount in force	\$127,850,854	\$1,310,758 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premium unearned.
1892....	One year or less,	\$30,475,524	\$312,108 49	1-2	\$156,054 24
1891....	Two years.....	379,280	3,539 21	1-4	884 80
1892....		466,636	4,516 30	3-4	3,387 23
1890....	Three years ...	21,891,379	202,975 81	1-6	33,829 30
1891....		21,688,101	205,713 74	1-2	102,856 87
1892....		26,726,301	256,020 19	5-6	213,350 16
1889....	Four years.....	743,618	6,237 44	1-8	779 68
1890....		771,118	6,344 54	3-8	2,379 21
1891....		923,364	7,896 59	5-8	4,935 37
1892....		856,996	7,594 27	7-8	6,645 00
1888....	Five years.. ..	3,600,821	45,734 46	1-10	4,573 44
1889....		4,027,820	51,187 18	3-10	15,356 15
1890....		5,086,938	60,076 75	1-2	30,038 38
1891....		4,427,064	56,479 57	7-10	39,535 70
1892....		5,785,894	75,333 50	9-10	67,800 15
Totals,		\$127,850,854	\$1,310,758 04	...	\$682,405 68

Premiums received since the organization of the Company..	\$11,476,494 07
Losses paid since the Company organized	5,790,082 64
Cash dividends paid stockholders	520,000 00
Stock dividends declared	Nothing.
Stock owned by directors at par value	79,160 00
Losses incurred during the year	365,516 14
Loaned to officers and directors	20,000 00

Special deposits elsewhere for the exclusive protection of policy-holders there :

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Virginia	\$10,000 00	.....	\$10,000 00
Georgia	25,000 00	.....	25,000 00
Totals	\$35,000 00	.....	\$35,000 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,141,618 00
Premiums received.....	9,459 70
Losses paid.....	1,336 92
Losses incurred.....	1,298 92

GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

Commenced Business, November, 1885.

FRANK JONES, *President.*ALFRED F. HOWARD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$1,500 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	62,700 00
Interest accrued on bond and mortgage loans.....	1,153 97
Value of lands mortgaged.....	\$72,840 00
Buildings (insured for \$60,165).....	80,050 00
Total.....	\$152,890 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
COUNTY AND MUNICIPAL BONDS—		
Garfield Co., Col., sch. dis., 8 p.c.	\$1,000 00	\$1,100 00
Harrisville, N. H., town, 5 p.c..	15,000 00	15,600 00
Palouse City, Wash., wat., 7½ p.c.	4,800 00	5,520 00
Manchester, N. H., city, 4 p.c...	100,000 00	106,000 00
Ogden City, Utah, imp., 6 p.c...	5,000 00	5,500 00
Salt Lake City, Utah, sch., 5 p.c.	15,000 00	15,300 00
BANK STOCKS—		
Int'l L. & T. Co., Kan. City, Mo.	5,000 00	5,000 00
Wolfborough L. & Bkg. Co....	5,000 00	5,000 00

	Par Value.	Market Value.	
RAILROAD STOCKS —			
Worcester, Nashua & Rochester.	100 00	125 00	
Boston & Maine, preferred.....	7,700 00	11,165 00	
Boston & Maine, common.....	12,300 00	20,940 75	
MISCELLANEOUS—			
Nat. L. & T. Co., K. City, Mo., b.	2,500 00	2,500 00	
Nat. L. & T. Co., K. City, Mo., b.	1,500 00	1,500 00	
Ft. Pl., N. Y., W. Co. 1st m., 6 p.c.	10,000 00	11,000 00	
Dover, N. H., Gas Lt. Co. stk..	3,325 00	3,591 00	
N. H. Trust Co. (Deb.), 6 p.c..	10,000 00	10,000 00	
Xenia, O., W. Co. 1st. m. 6 p.c.	6,000 00	6,300 00	
St. Cloud G. & E. Co. 1st m. 7 p.c.	10,000 00	10,500 00	
Nash. C. & G. P. Co. 6 p.c. bds.	5,000 00	5,200 00	
F. St. C. Ry. S. 1st m. 6 p.c. bds.	12,000 00	12,600 00	
Eastman Ft. Car H. Co. 1st m..	36,000 00	36,000 00	
Totals.....	\$267,225 00	\$290,441 75	290,441 75

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Chip. Falls, Mo. W. W. Co.				
1st m. bds	\$3,000	\$3,150	\$2,480	
Indian Head Nat. Bank,				
Nashua, N. H., stock..	4,000	5,400	4,000	
Boston & Lowell R.R. Co.				
4 p. c. bonds.....	5,000	4,925	15,000	
Columbia Co., Wash., court				
house	2,000	2,400		
Emporia Elec. & G. St. Co.				
1st m. 6 p.c.....	10,000	11,000		
Eastman Fgt. Car Heater				
Co. 1st m. 6 p.c.....	12,000	12,000	10,000	
Front Street Cable Ry Co.				
1st m. 6 p.c	23,000	24,150	20,000	
Totals.....	\$59,000	\$63,025	\$51,480	51,480 00

Cash in Company's principal office.....	1,874 92
Cash in bank	52,744 66
Interest due and accrued on stocks.....	1,827 25
Interest due and accrued on collateral loans.....	66 73
Gross premiums in due course of collection.....	100,398 88
Assets of the Company at their actual value.....	\$564,188 16

III. LIABILITIES.

Losses adjusted and unpaid	\$26,138 84	
Losses reported and unadjusted.....	25,843 14	
Losses resisted.....	672 00	
Gross amount of unpaid losses.....	\$52,653 98	
Deduct reinsurance.....	14,214 89	
Net amount of unpaid losses.....		\$38,439 09
Unearned premiums on risks, one year or less..	\$156,590 50	
Unearned premiums on risks, more than one year.....	112,435 06	
Unearned premiums as computed above.....		269,025 56
Commissions and brokerage.....		8,619 34
Due for salaries, rent, advertising, etc.....		Nothing.
Return premiums		2,244 03
Reinsurance.....		2,607 80
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....		\$320,935 82
Capital stock.....		200,000 00
Surplus beyond all liabilities		43,252 34
Total liabilities, including capital and surplus.....		\$564,188 16

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$716,213 68	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	206,492 55	
Actual cash premiums.....		\$509,721 13
Interest on mortgages of real estate.....		4,299 35
Interest on loans and bonds, and dividends on stocks.....		19,151 10
Actual cash income.....		\$533,171 58

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$32,387.85 occurring in previous years).....	\$476,897 56	
Deduct salvage and reinsurance.....	99,091 10	
Net amount paid for losses.....		\$377,806 46
Cash dividends.....		12,000 00
Commissions and brokerage.....		116,673 40
Salaries and fees.....		10,980 00
Taxes.....		9,260 67
All other payments.....		24,225 72
Actual cash expenditure.....		\$550,946 25

VI. MISCELLANEOUS.

Risks and Premiums

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$48,054,555	\$612,020 29
Written or renewed during the year.....	61,427,544	747,955 19
Totals.....	\$109,482,099	\$1,359,975 48
Deduct those expired and marked off... ..	49,530,502	654,027 74
In force at the end of the year.....	\$50,951,597	\$705,947 74
Deduct amount reinsured.....	15,351,830	182,541 06
Net amount in force.....	\$35,599,767	\$523,406 68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$17,581,180	\$313,181 00	1-2	\$156,590 50
1891....	Two years.....	132,310	1,001 71	1-4	250 43
1892....		237,984	2,211 32	3-4	1,658 49
1890....	Three years ..	2,379,617	37,600 29	1-6	6,266 71
1891....		3,025,585	35,511 04	1-2	17,755 52
1892....	Four years.....	2,728,877	33,530 15	5-6	27,941 75
1889....		468,490	4,541 73	1-8	567 71
1890....	Five years.....	601,794	5,995 68	3-8	2,248 38
1891....		724,938	7,251 33	5-8	4,532 05
1892....	Six years.....	939,599	9,254 16	7-8	8,097 30
1888....		1,024,284	10,375 32	1-10	1,037 53
1889....	Seven years.....	817,787	9,936 88	3-10	2,981 06
1890....		1,264,272	12,807 72	1-2	6,403 86
1891....	Eight years.....	1,674,577	17,466 28	7-10	12,226 40
1892....		1,998,473	22,742 07	9-10	20,467 87
Totals.....		\$35,599,767	\$523,406 68	...	\$269,025 56

Premiums received since the organization of the Company...	\$3,095,741 06
Losses paid since the Company organized.....	1,325,089 97
Cash dividends paid stockholders.....	36,000 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	120,600 00
Losses incurred during the year	380,998 58

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,395,225 00
Premiums received.....	15,278 17
Losses paid.....	7,716 05
Losses incurred.....	8,578 08

GREENWICH INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1835.

MASON A. STONE, *President.*WALTER B. WARD, } *Ass't Secretaries.*
WILLIAM ADAMS, }*Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the company unencumbered..	\$170,000 00
Loans and bond and mortgage (first liens), not more than one year's interest due	4,600 00
Interest due on bond and mortgage loans	Nothing.
Value of lands mortgaged.....	\$10,500 00
Buildings (insured for \$7,000).....	12,500 00
Total.....	\$23,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States reg., 4 p.c.....	\$24,000 00	\$27,240 00
STATE AND MUNICIPAL BONDS—		
State of Georgia 3½ p.c.	25,000 00	25,687 50
Dist. of Columbia, reg. 3.65 p.c.	125,000 00	143,125 00
RAILROAD BONDS—		
N. Y. C. & H. R., 1st m., 7 p.c.	63,000 00	73,200 00
Albany & Susquehanna 6 p.c...	80,000 00	94,800 00
Harlem River & Portchester, reg.	10,000 00	11,500 00
West Shore 3 p.c. 1st m. guar..	50,000 00	50,875 00
Oswego & Syracuse 5 p.c.	53,000 00	58,300 00
Buffalo & Erie 7 p.c.....	9,500 00	11,600 00
R., W. & O., 1st m. conv. 5 p.c.	5,000 00	5,600 00
RAILROAD STOCKS—		
Rensselaer & Saratoga..	60,000 00	105,000 00
N. Y. Central & Hudson River.	50,000 00	54,750 00

	Par Value.	Market Value.	
Lake Shore & Mich. Southern..	25,000 00	32,000 00	
The Valley	35,000 00	40,250 00	
N. Y., Lack. & Western stk....	25,000 00	28,437 50	
BANK STOCK —			
National Broadway.....	17,500 00	47,250 00	
MISCELLANEOUS —			
Consolidated Gas Co. stk.....	100,000 00	125,500 00	
Atlantic Mutual Ins. Co. scrip..	30,000 00	31,685 91	
Del. & H. Canal Co. stk.....	50,000 00	67,250 00	
Totals	\$334,000 00	\$1,034,050 91	1,034,050 91

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
U. S. Life Ins. Co. stk.....	\$850	\$935	\$500	
U. S. Life Ins. Co. stk.....	500	550	350	
Niagara Fire Ins. Co. stk.....	600	900	600	
Peoples Fire Ins. Co. stk.....	250	250	150	
Hanover National Bank stk....	1,500	5,100	1,550	
Bowery National Bank stk.....	4,000	12,400	5,000	
\$1,000 1st m. 6 p.c gold bonds of the Peoria, Dec. & E R.R. Co.	7,000	7,070	6,000	
\$1,000 7 p.c. gold bond of the St. L. & Iron Mountain R.R. Co..	1,000	1,030	500	
N. Y., N. H. & H. R.R. Co. stk.	500	1,275	1,000	
Totals.....	\$16,200	\$29,510	\$15,650	15,650 00

Cash in Company's principal office.....	10,300 32
Cash in bank.....	32,192 91
Interest due and accrued on stocks.....	2,092 48
Interest due and accrued on collateral loans.....	236 66
Gross premiums in due course of collection	204,727 21
Bills receivable, not matured, taken for premiums.....	14,428 25
Rents due and accrued.....	108 37
Reinsurance due.....	2,765 58
Premiums unpaid (more than three months due). \$15,231 35	
Gross assets.....	\$1,491,152 69
Deduct doubtful debts.....	5,000 00
Assets of the Company at their actual value.....	\$1,486,152 69

III. LIABILITIES.

Losses reported and unpaid	Nothing.
Losses reported and unadjusted.....	\$255,759 27
Losses resisted.....	36,004 42
Gross amount of unpaid losses.....	\$291,763 69
Deduct reinsurance.....	39,821 66
Net amount of unpaid losses.....	\$251,942 03

Unearned premiums on risks, one year or less..	\$380,589 57
Unearned premiums on risks, more than one year	404,437 16
Unearned premiums on inland risks.....	36,536 66
Unearned premiums, as computed above.....	821,563 39
Commissions and brokerage.....	35,000 00
Taxes.....	2,500 00
Return premiums	600 00
Due and to become due for borrowed money.....	45,000 00
Reinsurance.....	8,490 04
Special deposit in Georgia in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$1,165,095 46
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	121,057 23
Total liabilities, including capital and surplus.....	\$1,486,152 69

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$1,307,187 26	\$192,815 23	
Deduct reinsurance, rebate, abate- ment, and return premiums. . .	259,366 79	17,074 79	
Actual cash premiums. . .	\$1,047,820 47	\$175,740 44	\$1,223,560 91
Interest on mortgages of real estate.....			529 00
Interest on loans and bonds, and dividends on stocks.....			54,955 30
Rents.....			17,580 65
All other sources.....			33 62
Actual cash income.....			\$1,296,659 48

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Am't paid for losses (inc. \$255,454.97 occurring in previous years)..<	\$940,672 73	\$131,452 77
Deduct salvage and reinsurance..	116,665 17	20,548 97
Net amount paid for losses	\$824,007 56	\$110,903 80
Cash dividends.....		\$934,911 36
Commissions and brokerage.....		20,000 00
Salaries and fees.....		293,269 94
Taxes.....		75,764 84
All other payments		13,943 02
Actual cash expenditure.....		74,999 19
		\$1,412,888 35

VI. MISCELLANEOUS.

Risks and Premiums (including Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$311,455,762	\$1,639,495 07
Written or renewed during the year	181,184,241	1,296,434 35
Totals	\$492,640,003	\$2,935,929 42
Deduct those expired and marked off	190,919,081	1,237,397 94
In force at the end of the year.	\$301,720,922	\$1,698,531 48
Deduct amount reinsured	28,486,383	129,492 85
Net amount in force	\$273,234,539	\$1,569,038 63
	Marine and Inland.	Premiums.
In force at the end of the year	\$2,969,580	\$73,073 33

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$91,275,612	\$761,179 14	1-2	\$380,589 57
1891....	Two years.....	1,209,602	6,595 46	1-4	1,648 87
1892....		1,237,700	5,162 93	3-4	3,872 20
1890....	Three years.....	46,778,539	198,094 20	1-6	33,015 70
1891....		58,155,955	233,481 39	1-2	116,740 70
1892....		49,486,573	204,259 66	5-6	170,216 38
1889....	Four years.....	387,975	1,508 01	1-8	188 50
1890....		550,240	2,582 66	3-8	968 49
1891....		335,724	2,104 05	5-8	1,315 03
1892....		300,598	1,755 50	7-8	1,536 06
1888....	Five years.....	5,322,816	30,925 03	1-10	3,092 50
1889....		5,335,200	30,878 35	3-10	9,263 50
1890....		5,319,945	30,055 26	1-2	15,027 63
1891....		4,659,480	34,143 43	7-10	23,900 40
1892....		2,816,080	25,238 56	9-10	22,714 70
1887....	Six years.....	12,500	40 00	1-8	5 00
	Perpetual risk...	50,000	1,035 00	9-10	931 50
Totals		\$273,234,539	\$1,569,038 63		\$785,026 73

Premiums received since the organization of the company...	\$11,885,284 00
Losses paid since the Company organized	7,790,162 00
Cash dividends paid stockholders	2,030,000 00
Stock owned by directors at par value	80,650 00
Losses incurred during the year (fire, \$811,315.60; marine and inland, \$124,037.77)	935,349 37
Loaned to officers and directors	500 00
Loaned to stockholders not officers	1,000 00

Special deposit in another State for the exclusive protection of policy-holders therein :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Defect of Deposit.
Georgia	\$25,687 50	\$36,207 42	\$10,519 92

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,245,066 00
Premiums received.....	9,959 03
Losses paid.....	8,033 23
Losses incurred.....	9,038 16

HANOVER FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1852.

I. REMSEN LANE, *President.*CHARLES L. ROE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of capital actually paid up in cash..... \$1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$250,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	23,000 00
Interest accrued on bond and mortgage loans.....	96 66
Value of lands mortgaged.....	\$29,000 00
Buildings (insured for \$24,000).....	31,500 00
Total	\$60,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 6 p.c. currency...	\$50,000 00	\$55,825 00
United States 4 p.c. coupons...	48,000 00	55,200 00
Georgia 4½ p.c. coupons.....	25,000 00	28,250 00
MUNICIPAL BONDS—		
City of Richmond, Va. 5 p.c., r.	50,000 00	55,000 00
RAILROAD BONDS—		
N. Y. & Harlem Co. 1st m. 7 p.c.	25,000 00	30,000 00
Erie consolidated mortgage....	54,000 00	74,520 00
Union Pacific 1st m.....	50,000 00	54,500 00
N. Y. Elevated 1st m. 7 p.c.....	20,000 00	22,600 00
Kan. Pacific consolidated 1st m.	50,000 00	54,500 00
Flint & Pere Marq. 6 p.c. gold..	30,000 00	36,000 00

	Par Value.	Market Value.
Chic., Mil. & St. Paul, Chic. & Pac. West. div., 1st m. gold..	25,000 00	27,656 25
C. B. & Q. 4 p.c., Ia. div.....	25,000 00	23,750 00
Norfolk & Western 6 p.c. gold..	5,000 00	6,150 00
Cin. & Spfd. 1st m. 7 p.c.....	19,000 00	21,850 00
N. Y., Chic. & St. Louis 1st. m. 4 p.c. gold.....	30,000 00	29,325 00
Mil. & St. Paul 1st m., Ia. & Minn. div., 7 p.c. conv.....	6,000 00	7,350 00
S. L. & I. M. 1st m. 7 p.c. ex. 5 p.c. Chic., Mil. & St. Paul, W. & M. div., 1st m. 5 p.c. gold.....	5,000 00	5,125 00
Chic., Mil. & St. Paul, ter. m. 30-year 5 p.c. gold.....	10,000 00	10,700 00
L., N. A. & C. con. m. 6 p.c....	15,000 00	16,050 00
C., I., S. L. & C., 1st m. 4 p.c..	30,000 00	28,200 00
W. Shore 1st m. guar., 4 p.c. cou.	70,000 00	72,975 00
W. Shore 1st m. guar., 4 p.c. reg.	30,000 00	30,600 00
Pennsylvania Company 4½ p.c..	36,000 00	38,970 00
Central of New Jersey, 100-year 5 p.c. gen. m. gold.....	100,000 00	111,500 00
Flint & Pere Marq., con. 1st m. 5 p.c. gold.....	30,000 00	30,000 00
S. P., M. & M. con. m. 6 p.c....	20,000 00	24,600 00
C., B. & Q. 5 p. c. conv.....	3,000 00	3,157 50
RAILROAD STOCKS—		
Rensselaer & Saratoga.....	10,000 00	17,500 00
Rome, Watert'n & Ogdensb'gh.	24,000 00	26,640 00
Chicago, Burlington & Quincy..	20,000 00	19,550 00
Chicago, Rock Island & Pacific.	21,000 00	17,377 50
Chicago & Northwestern.....	40,000 00	44,700 00
N. Y. Central & Hudson River.	100,000 00	108,750 00
St. P., Minneapolis & Manitoba.	20,000 00	22,450 00
Chicago & Northwestern, pfd..	20,000 00	28,300 00
Syracuse, Binghamton & N. Y..	19,100 00	27,695 00
Cleve., Cin., Chic. & St. L., pfd.	50,000 00	46,500 00
BANK STOCKS—		
Metropolitan National.....	7,500 00	375 00
American Exchange National..	15,000 00	23,700 00
Central Trust Co.....	3,000 00	31,500 00
The Western National.....	3,600 00	4,140 00
The Bank of America.....	15,000 00	33,000 00
MISCELLANEOUS—		
Con. Gas Co., of N. Y., stk.....	100,000 00	126,000 00
W. U. Telegraph Co., stk.....	55,000 00	52,800 00
New York City School House bds., 3 p.c.....	150,000 00	155,000 00

	Par Value.	Market Value.	
New York City Additional Water stock, 3 p.c.....	160,000 00	168,000 00	
N. Y. City Dock bds., 3 p.c....	75,000 00	78,750 00	
Totals.	\$1,779,200 00	\$1,997,781 25	1,997,781 25

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Hanover Nat'l Bank stk.....	\$500	\$1,685	\$350	
Central Trust Co. of N. Y. stk..	5,000	52,500	} 51,250	
Wash. Trust Co. of N. Y. stk....	2,500	4,625		
Totals.....	\$8,000	\$58,810	\$51,600	51,600 00
Cash in Company's principal office.....				53,534 74
Cash in bank.....				41,877 31
Interest due and accrued on stocks				10,690 50
Interest due and accrued on collateral loans				215 29
Gross premiums in due course of collection.....				172,194 69
Premiums unpaid (more than three months due). \$15,001 76				
Assets of the Company at their actual value.....				\$2,600,990 44

III. LIABILITIES.

Losses adjusted and unpaid.....	\$74,948 47	
Losses reported and unadjusted	80,485 59	
Losses resisted.....	25,157 00	
Gross amount of unpaid losses.....	\$180,591 06	
Deduct reinsurance.....	22,972 49	
Net amount of unpaid losses		\$157,618 57
Unearned premiums on risks, one year or less..	\$485,319 13	
Unearned premiums on risks, more than one year.....	523,921 62	
Unearned premiums as computed above.....		1,009,240 75
Commissions and brokerage.....		31,042 05
Special deposits in other States in excess of present liabilities therein.....		51,387 10
Total liabilities, except capital and surplus		\$1,249,288 47
Capital stock		1,000,000 00
Surplus beyond all liabilities.....		351,701 97
Total liabilities, including capital and surplus.....		\$2,600,990 44

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,482,269 17	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	234,922 69	
Actual cash premiums.....		\$1,247,346 48

Interest on mortgages of real estate.....	I,160 00
Interest on loans and bonds, and dividends on stocks.....	90,458 84
Rents.....	1,586 29
All other sources.....	129 73
Actual cash income.....	<u>\$1,340,681 34</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$118,306.89 occurring in previous years.....	\$800,369 19
Deduct salvage and reinsurance	65,567 69
Net amount paid for losses.....	<u>\$734,801 50</u>
Cash dividends.....	100,000 00
Commissions and brokerage.....	227,576 12
Salaries and fees.....	137,348 31
Taxes.....	34,271 07
All other payments.....	110,061 23
Actual cash expenditure.....	<u>\$1,344,058 23</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$190,542,107 05	\$1,906,264 67
Written or renewed during the year	147,909,676 70	1,517,363 03
Totals	<u>\$338,451,783 75</u>	<u>\$3,423,627 70</u>
Deduct those expired and marked off.....	141,440,469 98	1,373,630 17
In force at the end of the year.....	\$197,011,313 77	\$2,049,997 53
Deduct amount reinsured	7,417,442 01	69,372 95
Net amount in force	<u>\$189,593,871 76</u>	<u>\$1,980,624 58</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$89,234,993,04	\$970,638 25	1-2	\$485,319 13
1892....	One year or less,	90,100 00	1,339 94	Whole amt.	1,339 94
1891....	} Two years.....	283,336 67	2,748 29	1-4	687 07
1892....		289,588 34	2,691 27	3-4	2,018 45
1892....	Two years.....	200 00	2 00	Whole amt.	2 00
1890....	} Three years.....	23,148,391 94	214,904 60	1-6	35,817 43
1891....		24,388,658 21	221,461 18	1-2	110,730 59
1892....		25,160,177 47	241,711 04	5-6	201,425 87
1892....	Three years.....	12,666 66	175 25	Whole amt.	175 25
1889....	} Four years.....	356,330 67	3,393 29	1-8	424 16
1890....		489,758 33	4,458 69	3-8	1,672 01
1891....		449,639 99	4,469 18	5-8	2,793 24
1892....		367,020 00	3,473 53	7-8	3,039 34
1888....	} Five years.....	4,533,032 72	51,721 44	1-10	5,172 14
1889....		4,718,396 16	57,832 30	3-10	17,349 69
1890....		5,270,253 66	62,438 96	1-2	31,219 48
1891....		5,383,419 58	64,612 14	7-10	45,228 50
1892....		5,353,575 32	71,294 84	9-10	64,165 36
1892....	Five years.....	2,000 00	10 00	Whole amt.	10 00
	Over five years..	62,333 00	1,248 39	Var. Fractions.	651 10
Totals.....		\$189,593,871 76	\$1,980,624 58		\$1,009,240 75

Premiums received since the organization of the Company...	\$25,145,441 21
Losses paid since the Company organized.....	13,943,180 65
Cash dividends paid stockholders.....	2,209,500 00
Stock dividends declared	100,000 00
Stock owned by the directors at par value.....	116,900 00
Losses incurred during the year.....	763,263 91

Special deposits elsewhere for the exclusive protection
of policy-holders there:

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia.....	\$28,625 00	\$10,418 03	\$18,206 97
Virginia.	55,000 00	21,819 87	33,180 13
Total.....	\$83,625 00	\$32,237 90	\$51,387 10

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$3,103,081 01
Premiums received.....	30,540 17
Losses paid.....	13,779 93
Losses incurred.....	16,539 74

HOME INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1853.

DANIEL A. HEALD, *President*. WILLIAM L. BIGELOW, }
 THOMAS B. GREENE, } *Secretaries.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.. \$3,000,000 00
 Whole amount of capital actually paid up in cash..... 3,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.. \$1,554,689 80
 Loans on bond and mortgage (first liens), not more than one
 year's interest due 605,400 00
 Loans on bond and mortgage (first liens), more than one
 year's interest due (of which \$5,132.35 is in process of
 foreclosure) 5,632 35
 Interest due and accrued on bond and mortgage loans 10,888 95
 Value of lands mortgaged..... \$997,235 00
 Buildings (insured for \$369,650)..... 609,695 00
 Total..... \$1,606,930 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 6 p.c. currency...	\$275,000 00	\$314,875 00
Dis. of Columbia $\frac{3}{8}$ of 1924....	1,000,000 00	1,145,000 00
Mississippi 4 p.c.....	20,000 00	20,000 00
State of Georgia $3\frac{1}{2}$ p.c. reg...	25,000 00	25,625 00
MUNICIPAL BONDS—		
New York City 3 p.c.....	500,000 00	507,500 00
City of Richmond, Va., 5 p.c...	50,000 00	55,000 00
City of Atchison, Kan., In. Imp.	10,000 00	10,500 00
Topeka City, Kan., In. Imp. 6 p.c.	155,530 04	161,751 24
City of C. Bluffs, Ia., Imp. 6 p.c..	27,500 00	28,325 00
Nebraska City, Neb., Imp. 7 p.c.	19,000 00	20,330 00
Kansas City, Kan., Imp. 7 p.c..	9,500 00	9,785 00
City of Greeley, Col., 6 p.c. water.	25,000 00	25,750 00

	Par Value.	Market Value.
RAILROAD BONDS—		
N. Y., L. E. & W. re-or. 1st lien 6 p.c.	200,000 00	230,000 00
N. Y., C. & St. L. 1st m. 4 p.c.	112,000 00	109,200 00
N. Y. & H. 1st m. 7 p.c. reg. (1900).	100,000 00	119,000 00
V. R'y Co. of Ohio con. m. 6 p.c. g.	100,000 00	85,000 00
O. & W. Va. R'y Co. 1st m. p.c.	100,000 00	115,000 00
P., D. & E. R'y Co. 1st m. 6 p.c., E. Div.	100,000 00	106,000 00
C., C., C. & I. 1st con. m. 7 p.c. 1914.	100,000 00	133,500 00
L., N. A. & C. R'y Co. 1st m. 6 p.c.	100,000 00	114,500 00
W. S. R'y 1st m. guar. 4 p.c. reg.	100,000 00	101,750 00
A. & C. Canal Co. 1st m. 7 p.c., 1909.	110,000 00	121,000 00
T., A. A. & G. T. Ry. Co. 1st m. 6 p.c.	100,000 00	116,500 00
J., M. & I. 1st m. 7 p.c., s.f., 1906	102,000 00	119,340 00
T. A. A. & C. Ry. Co. 1st m. g. 6 p.c.	100,000 00	99,000 00
D., W. & P. Ry. Co. 1st m. g. 7 p.c.	75,000 00	87,000 00
C., St. P., M. & O. Ry. Co. c.m. 6 p.c.	50,000 00	59,750 00
Alabama Central 1st m. 6 p.c.	50,000 00	50,000 00
L., St. L. & T. Ry. Co. 1st m. 6 p.c.	50,000 00	47,250 00
N. Y. C. & H. River 1st m. 7 p.c., 1903.	100,000 00	125,000 00
S. & W. 1st con. m. g. 5 p.c., 1929	50,000 00	34,000 00
V. M. Ry. Co. g. m. 5 p.c., 1936.	50,000 00	40,000 00
RAILROAD STOCKS—		
Fort Wayne & Jackson pfd.	100,000 00	115,000 00
C., St. P., M. & O. Ry. Co. pfd.	100,000 00	117,000 00
Pennsylvania.	100,000 00	109,000 00
Rensselaer & Saratoga.	100,000 00	170,000 00
United N. J. & C. Co.	82,100 00	188,830 00
Morris & Essex.	40,000 00	61,600 00
N. Y. Central & Hudson River.	100,000 00	108,750 00
Lake S. & Mich. Sout'n R'y Co.	50,000 00	64,000 00
BANK STOCKS—		
National Broadway.	10,000 00	27,000 00
American Exchange Nat'l, N. Y.	20,000 00	31,200 00
Mercantile " "	20,000 00	46,000 00
Bank of America, " "	20,000 00	43,400 00
Nat'l Bank of Commerce, " "	20,000 00	39,800 00
Manhattan Company, " "	10,000 00	19,100 00
Merchants Exchange Nat'l, " "	10,000 00	13,100 00
Nassau.	10,000 00	17,400 00
Chatham Nat'l, New York.	5,000 00	21,150 00
Nat'l Butch. & Drovers', N. Y. ...	5,000 00	9,350 00
Hanover National.	10,000 00	34,000 00

	Par Value.	Market Value.
National Bank of the Republic..	10,000 00	17,500 00
Fourth National, New York....	10,000 00	20,000 00
Holland Trust Co.....	20,000 00	36,000 00
Franklin Trust Co., Brooklyn...	20,000 00	60,000 00
Metropolitan Trust Co.....	5,000 00	15,000 00
Long Island Loan & Trust Co..	4,500 00	10,935 00
MISCELLANEOUS—		
Des Mo'es W.W'ks Co.6 p.c.bds.	50,000 00	51,500 00
Denver Water Co. 7 p.c. bds...	25,000 00	22,500 00
Street., Ill., Aqued't Co.6p.c.bds.	10,000 00	10,000 00
West Chicago Park Commiss'n's		
Commr's. Spl. Asst.6 p.c.war.	50,648 50	50,648 50
Standard Gas Light Co. 1st m..	50,000 00	50,000 00
Standard Gas Light Co.....	50,000 00	42,500 00
Totals.....	\$5,082,778 54	\$5,959,494 74
		5,959,449 74

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Seattle, L. S. & Eastern,			
1st m. bds.....	\$7,000	\$5,880 00	\$10,000
Louisville, St. L. & Texas,			
1st m., 6 p.c. bds.....	5,000	4,725 00	
Laclede Gas Co., pfd. stk.	3,000	2,130 00	15,000
Sec'd Nat'l Bk., N.Y., stk.	10,000	32,500 00	
Dak. & Gt. So., 5 p.c. bd.	1,000	1,060 00	
Des Moines & Ft. Dodge,			
1st m., 2½ p.c. bds....	55,000	29,150 00	25,000
W.U.T.Co., 7 p.c. s.f. bds.	1,000	1,100 00	500
Cleve. & Cant'n 1st m. bd.	1,000	940 00	700
Houston & Tex. Central,			
6 p.c. bd.....	1,000	1,020 00	2,500
Tol., Ann Arbor & Grand			
Trunk, 6 p.c. bd.....	1,000	1,165 00	
N. Haven & Northampt'n,			
7 p.c. bd	1,000	1,160 00	2,700
Seattle, L. S. & Eastern,			
1st m. bds	3,000	2,520 00	
Nassau Ferry Co., stk....	1,100	1,650 00	500
Louisv. & Nashv., N. O. &			
Mobile div., 2d m. bds.	1,000	1,100 00	
W., Fargo & Co. Ex.. stk.	1,000	1,410 00	2,000
Naugatuck R.R. Co., stk.	600	1,200 00	
Chatham Nat'l Bank, stk.	12,500	52,875 00	
Dak. & Gt. So., 5 p.c. bds.	1,000	1,060 00	200
American Ex. Co., stk...	500	585 00	400
Albemarle & Ches. Canal			
Co., 7 p.c. bds.....	4,000	4,400 00	3,000

	Par Value.	Market Value.	Amt. Loaned.
Pullman Pal. Car Co., stk.	20,000	39,200 00	100,000
Canada So. R'y Co., stk..	50,000	28,125 00	
Wheeling & L.E., pfd. stk.	20,000	12,600 00	
W. U. Tel. Co., stk.....	10,000	9,500 00	
Wabash R.R., 2d m. bds.	45,000	36,000 00	
Des Moines & Ft. Dodge, 1st m., 2½ p.c. bds.....	10,000	5,300 00	4,000
Gt. N'thern R'y. pfd. stk..	60,000	81,000 00	100,000
N. Y., N. H. & Hfd., stk.	6,700	17,085 00	
United N. J. R.R. & Canal Co., stk.....	2,500	5,750 00	
Central Pacific, 6 p.c. bds.	5,000	5,550 00	
L. Erie & Western, 5 p.c. bds., 1937.....	5,000	5,537 50	
C., B. & Q. 7 p.c. bds., 1903,	5,000	6,125 00	50,000
City of St. Louis, 4 p.c. bds., 1912.....	56,000	57,680 00	
National Park Bank, stk..	1,000	3,000 00	
Mor. & Essex, \$50 ea., stk.	400	616 00	500
Wheeling & L. E., pfd. stk.	500	315 00	
Totals.....	\$407,800	\$461,013 50	\$347,300 00
Cash in bank			243,279 55
Interest due and accrued on stocks and bonds.....			15,947 88
Interest due and accrued on collateral loans.....			490 57
Gross premiums in due course of collection.....			578,079 64
Bills receivable, not matured, taken for premiums.....			7,550 96
Premiums unpaid (more than three months due),			Nothing.
Instalment notes held by the Company.....			\$536,850 16
Assets of the Company at their actual value.....			\$9,328,754 44

III. LIABILITIES.

Losses adjusted and unpaid.....	\$141,587 52
Losses reported and unadjusted.....	768,453 88
Losses resisted.....	42,216 13
Gross amount of unpaid losses.....	\$952,257 53
Deduct reinsurance.....	315,003 00
Net amount of unpaid losses.....	\$637,254 53
Unearned premiums on risks, one year or less.	\$1,377,080 00
Unearned premiums on risks, more than one year.....	2,766,582 00
Unearned premiums on inland navigation risks.	59,594 00
Unearned premiums on marine risks	21,857 00
Unearned premiums as computed above.....	4,225,113 00

Commissions and brokerage.....	88,652	37
Taxes.....	Nothing.	
Due for reinsurance.....	98,494	72
Special deposits in other States in excess of present liabilities therein.....	42,627	64
Total liabilities, except capital and surplus.....	\$5,092,142	26
Capital stock.....	3,000,000	00
Surplus beyond all liabilities.....	1,236,612	18
Total liabilities, including capital and surplus.....	\$9,328,754	44

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$6,023,845	\$220,276
Deduct reinsurance, rebate, abatements, and return premiums.....	1,305,991	43,629
Actual cash premiums....	\$4,717,853	\$176,647
Notes received for premiums unpaid.....	Nothing.	Nothing.
Interest on mortgages of real estate.....		42,799
Interest on loans and bonds, and dividends on stocks.....		283,598
Rents.....		111,989
Actual cash income.....		\$5,332,887

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amount paid for losses (including \$1,103,473.84 occurring in previous years).....	\$3,917,881	\$151,788
Deduct salvage and reinsurance..	782,851	28,545
Net amount paid for losses.....	\$3,135,030	\$123,242
Cash dividends.....		300,000
Commissions and brokerage.....		992,951
Salaries and fees.....		447,918
Taxes.....		80,834
All other payments.....		375,589
Actual cash expenditure.....		\$5,455,567

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$885,217,035	\$8,413,593 00
Written or renewed during the year.....	674,069,128	6,094,595 12
Totals.....	\$1,559,286,163	\$14,508,188 12
Deduct those expired and marked off.....	697,023,445	6,030,130 12
In force at the end of the year.....	\$862,262,718	\$8,478,058 00
Deduct amount reinsured.....	72,975,617	482,175 00
Net amount in force.....	\$789,287,101	\$7,995,883 00

	Marine and Inland.	Premiums.
In force at the end of the year.....	\$5,915,230	\$141,045 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$285,323,139	\$2,754,160 00	1-2	\$1,377,080 00
1891....	Two years.....	8,744,314	49,846 00	1-4	12,462 00
1892....		8,907,220	39,444 00	3-4	29,583 00
1890....	Three years.....	73,863,371	687,225 00	1-6	114,538 00
1891....		89,371,550	815,383 00	1-2	407,692 00
1892....		92,242,136	830,721 00	5-6	692,268 00
1889....	Four years.....	1,430,000	13,617 00	1-8	1,702 00
1890....		2,012,536	17,701 00	3-8	6,638 00
1891....		3,426,073	31,086 00	5-8	19,429 00
1892....		2,584,887	25,557 00	7-8	22,362 00
1888....	Five years.....	37,604,457	461,895 00	1-10	46,190 00
1889....		40,394,054	501,868 00	3-10	150,560 00
1890....		41,277,637	512,681 00	1-2	256,341 00
1891....		47,794,763	591,950 00	7-10	414,365 00
1892....		51,692,883	643,990 00	9-10	579,591 00
	Over five years..	2,618,081	18,759 00	Pro Rata.	12,861 00
Totals.....		\$789,287,101	\$7,995,883 00		\$4,143,662 00

Premiums received since the organization of the Company..	\$96,099,864 83
Losses paid since the Company organized.....	57,730,714 30
Cash dividends declared.....	8,815,000 00
Stock dividends declared.....	1,000,000 00
Stock owned by directors at par value.....	194,400 00
Loaned to directors.....	42,000 00
Loaned to stockholders	23,600 00
Losses incurred during the year (fire, \$3,085,758.23; marine and inland, \$98,894.03)	216,005 72
	3,184,652 26

Special deposits elsewhere for the exclusive protection of
policy-holders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Virginia.....	\$55,000 00	\$44,500 67	\$10,499 33
Georgia.....	25,625 00	58,166 42	.....
Oregon.....	57,250 00	25,121 69	32,128 31
Totals.....	\$137,875 00	\$127,788 78	\$42,627 64

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$5,743,281 00
Premiums received.....	56,242 50
Losses paid.....	30,951 46
Losses incurred.....	31,239 25

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY
OF NORTH AMERICA,

PHILADELPHIA, PA.

Commenced Business, 1792.

CHARLES PLATT, *President.*

GREVILLE E. FRYER, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$3,000,000 00
Whole amount of capital actually paid up in cash	3,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$307,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	2,698,286 06
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$19,500 is in process of foreclo- sure).....	36,300 00
Interest due on bond and mortgage loans.....	25,428 45
Value of property (insured for \$2,479,092) \$7,253,712 00	

Stocks and Bonds owned by the Company.

GOVERNMENT BONDS —	Par Value.	Market Value.
Belgian Gov. 3 and 3½ p.c.....	\$49,000 00	\$49,000 00
French Rentes, 4½ p.c.....	5,800 00	5,800 00

	Par Value.	Market Value.
STATE BONDS —		
Georgia loan, $4\frac{1}{2}$ p.c....	25,000 00	28,000 00
MUNICIPAL BONDS —		
Boston city loan, $\frac{1}{2}$ 6 p.c. reg., due 1894.....	110,000 00	112,200 00
Richmond, Va., city 4 p.c.....	50,000 00	49,000 00
Baltimore water stk. 5 p.c. reg., due 1894.....	200,000 00	202,000 00
Indianapolis city loan, $7\frac{3}{8}$ p.c. reg., due 1893.....	30,000 00	30,600 00
Toledo city loan, 8 p.c. reg., due 1893, \$1,000, \$10,000, \$10,000, 1894.....	21,000 00	21,420 00
Cincinnati city loan, \$8,000, 6 p.c., due 1897; \$10,000, $7\frac{1}{8}$ p.c., due 1902; \$10,000, 7 p.c., due 1902, \$11.00, due 1895.....	39,000 00	44,070 00
Fall River city loan, 5 p.c. gold, due 1894.....	30,000 00	30,300 00
Providence city loan, 5 p.c. gold, due 1900, reg.....	25,000 00	26,500 00
Cleveland city loan, 7 p.c. due 1894.....	30,000 00	30,900 00
Burlington city loan, 8 p.c. due 1896.....	12,000 00	13,080 00
East Lin., Ill., 5 p.c. coup. bds.	10,000 00	10,000 00
City of Montréal, 4 p.c.....	111,000 00	111,000 00
RAILROAD BONDS —		
Lehigh Coal & Nav. Co.'s con. m. 7 p.c. reg.....	5,000 00	6,500 00
Easton & Amboy 1st m. guar. 5 p.c. reg.....	100,000 00	109,500 00
Phil. & Erie reg. 5 p.c. guar. by Penn. R. R. Co.....	150,000 00	171,000 00
Chic. & W. Ind. con. bds. 6 p.c. coupon.....	101,000 00	106,050 00
N. Centl. con. 6 p.c. g. m.	12,000 00	14,160 00
Pitts., McK. & Y. 2d m. 6 p.c. .	50,000 00	60,000 00
Lehigh Val. ster. 6 p.c. bds....	41,000 00	41,820 00
The Belt R.R. & Stock Yard Co. 6 p.c., due 1910, Indianapolis..	50,000 00	53,500 00
Bergen County 1st m. bds. 6 p.c. coupon.....	50,000 00	55,000 00
N. Y. & L. B. 5 p.c.....	150,000 00	160,500 00
Phil. & Balt. Cent. 5 p.c. 1st con. reg.....	100,000 00	103,000 00
Del. & Ches. 1st m. 4 p.c.....	100,000 00	92,500 00
N. Y., L. E. & W. $4\frac{1}{2}$ p.c. 3d m.	200,000 00	215,000 00
Steubenv. & Ind. 5 p.c. 1st m. reg.	200,000 00	208,000 00

	Par Value.	Market Value.
Corning, Cow. & A. 6 p.c. 1st m.	46,000 00	46,000 00
N. Y., L. E. & W. 6 p.c. col. trust	31,000 00	33,790 00
Terre H. & Lpt. Ext. m. 6 p.c..	50,000 00	50,000 00
Texas & Pacific 1st m. 6 p.c....	14,000 00	14,700 00
Louisv. & Nashv. Evansv. & Hend. Div., 1st m. 6. p.c....	72,000 00	80,640 00
L. Coal & Nav. g. m. 4½ p.c...	50,000 00	51,000 00
N. Y., W. S. & B. 1st m. 4 p.c...	25,000 00	25,750 00
S. Antonio & Aransas Pass 1st m. 6 p.c.....	20,000 00	14,000 00
Canada & Atlantic 1st m. 5 p.c.	20,000 00	19,000 00
Jefferson 1st m. 5 p.c. coupon ...	30,000 00	30,600 00
McK. & Belle V. 1st m. 6 p.c...	20,000 00	24,000 00
Penn. & N.Y. Canal & R.R. Co.'s 4 p.c. reg.....	50,000 00	50,000 00
Lehigh Valley 1st m. 4½ p.c....	50,000 00	51,500 00
Baltimore Belt 1st m. 5 p.c.....	30,000 00	30,600 00
Elizabeth of Austria 4 p.c.....	40,000 00	40,000 00
Lehigh Valley con. bds. 4½ p.c.	50,000 00	51,000 00
Tioga 1st m. 5 p.c.....	5,000 00	5,000 00
Phil. & Rdg. Imp. m. 6 p.c.....	150,000 00	159,000 00
Lehigh Val. Ter. Co.'s 5 p.c. reg.	40,000 00	44,800 00
Cin., Ham. & Day. g.m. 5 p.c...	50,000 00	47,000 00
Pennsylvania con., 5 p.c. reg...	330,000 00	369,600 00
Pennsylvania con. m. reg. 6 p.c.	100,000 00	118,000 00
Phila. & Reading 1st m. 6 p.c...	350,000 00	434,000 00
Phila. & Reading 1st m. 7 p.c...	5,000 00	5,187 50
North Pennsylvania gen. m. 7 p.c., due 1903.....	75,000 00	93,750 00
North Penn. coup. 7 p.c. due 1896.	5,000 00	5,500 00
Belvidere & Delaware 1st m. 6 p.c., due 1902.....	50,000 00	55,000 00
P. & N. Y. C. 7 p.c. gu. by L.V.	30,000 00	37,500 00
Lehigh Valley con. 6 p.c. reg...	200,000 00	256,000 00
BANK STOCKS—		
Philadelphia National.....	10,000 00	20,000 00
MISCELLANEOUS—		
Car Trust of N. Y., No. 2, Series D, 6 p.c. reg.....	46,000 00	43,700 00
Dela. Div. Canal 6 p.c. bds....	15,000 00	15,000 00
Chesapeake & Del. Canal stk..	11,400 00	250 00
Wreck. Boat "North America,"	40,000 00	40,000 00
Philadelphia Bourse stk.....	1,000 00	1,000 00
Mutual Insurance scrip, Atlantic Mutual, reg.....	12,380 00	12,380 00
Totals.....	\$4,180,580 00	\$4,535,647 50
		4,535,647 50

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Pennsylvania R.R. Co. stk.....	\$1,350	\$1,539	\$2,000
Penn. Co. for Insurances on Lives and Granting Annuities stk..	200	1,000	
United Cos. of New Jersey stk...	100	225	
Real Estate Trust Co. stk.....	12,500	22,500	15,000
Philadelphia Mortgage Co. stk...	3,000	3,000	3,000
Ins. Co. of North America stk....	200	460	
Lehigh Valley R.R. Co. stk.....	3,000	3,435	30,000
Lehigh Navigation Co. stk.....	5,000	5,300	
Pennsylvania R.R. Co. stk.....	25,000	27,250	
15th & 16th St. R.R. Co. stk....	1,000	2,000	55,000
Phila. Passenger R.R. Co. stk....	2,000	3,000	
Philadelphia Traction Co. stk....	10,000	18,000	
Northern Pacific pfd stk.....	20,000	9,300	25,000
Phila. & Reading income 2ds....	13,000	9,100	
Phila. & Reading income 1sts....	2,000	1,500	
Atlantic City Ry. 5 p.c. bds.....	2 000	2,000	3,000
P. & R. gen. m. 4 p.c. bds.....	25,000	21,000	
P., R. & N. E. 4 p.c. bds.....	5,000	3,800	
R. & N. E. 1st 5 p.c. bds.....	40,000	32,000	25,000
Penn. Co. for Insurances on Lives and Granting Annuities stk..	5,000	25,000	20,000
Lehigh Valley R.R. stk.....	40,000	45,800	40,000
Lehigh Valley R.R. stk.....	50,000	57,250	50,000
Lehigh Valley R.R. stk.....	50,000	57,250	50,000
North Pennsylvania R.R.....	2,500	4,250	4,660
Phila., Reading & New England	2,000	1,520	
Total.....	\$319,850	\$357,479	\$297,660 00
Cash in Company's principal office			778,728 40
Cash in bank.....			
Gross premiums in due course of collection.....			929,155 48
Bills receivable, not matured, taken for premiums.....			146,329 34
Bills receivable, past due			2,067 75
Book debts due Company			78,258 24
Gross assets of the Company.....			\$9,834,861 22
Deduct from above as inadmissible:—			
Wrecking boat "North America".....	\$40,000 00		
Book debts due Company	78,258 24		
Bills receivable, past due.....	2,067 75		
			120,325 99
Assets of the Company at their actual value.....			\$9,714,535 23

III. LIABILITIES.

	Fire.	Marine and Inland.	
Losses adjusted and unpaid.....	\$103,972 72	Nothing.	
Losses reported and unadjusted..	240,814 94	\$260,900 00	
Losses resisted.....	20,737 62	Nothing.	
Gross amt. of unpaid losses,	\$365,525 28	\$260,900 00	
Deduct salvage and reinsurance..	28,594 44	116,500 00	
Net amt. of unpaid losses..	\$336,930 84	\$144,400 00	\$481,330 84
Unearned premiums on risks, one year or less..	\$1,438,983 34		
Unearned premiums on risks, more than one year	1,399,293 65		
Unearned premiums on marine and inland risks,	323,881 20		
	\$3,162,158 19		
Deduct reinsurance.....	118,966 84		
Unearned premiums as computed above		\$3,043,191 35	
Reclaimable on perpetual fire policies.....		765,734 64	
Commissions and brokerage.....		104,171 99	
Reinsurance premiums.....		70,600 29	
All other liabilities.....		5,106 94	
Special deposits in another State and Country in excess of present liabilities therein.....		77,086 59	
Total liabilities, except capital and surplus		\$4,547,222 64	
Capital stock.....		3,000,000 00	
Surplus beyond all liabilities.....		2,167,312 59	
Total liabilities, including capital and surplus		\$9,714,535 23	

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$4,374,931 44	\$2,617,031 65	
Deduct reinsurance, rebate, abate- ments, and return premiums..	689,271 06	758,176 37	
Actual cash premiums..	\$3,685,660 38	\$1,858,855 28	\$5,544,515 66
Interest on mortgages of real estate.....		150,728 29	
Interest on loans and bonds, and dividends on stocks.....		238,157 83	
Net perpetual premiums for the year.....		6,528 91	
Deposit premiums received for perpetual risks..	\$34,045 69		
Actual cash income.....		\$5,939,930 69	

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses.....	\$2,385,673 26	\$2,212,740 94	
Deduct salvage and reinsurance..	118,977 65	796,972 57	
Net amount paid for losses	\$2,266,695 61	\$1,415,768 37	\$3,682,463 98

Cash dividends	360,000 00
Commissions and brokerage.....	955,534 26
Salaries and fees.....	279,923 31
Taxes.....	107,792 04
All other payments.....	301,505 62
Deposit premiums returned on perpetual risks during the year.....	\$27,516 78
Actual cash expenditure.....	\$5,687,219 21

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals.)

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$546,313,372	\$5,123,718 34
Written or renewed during the year.....	541,204,179	4,414,222 07
Totals	\$1,087,517,551	\$9,537,940 41
Deduct those expired and marked off.....	477,401,917	3,940,623 13
In force at the end of the year.....	\$610,115,634	\$5,597,317 28
Deduct amount reinsured	23,681,125	234,278 92
Net amount in force	\$586,434,509	\$5,363,038 36

Perpetual Risks.

	Fire.	Deposit
Perpetual risks in force on the 31st day of De- cember of the preceding year.....	\$32,633,545 99	\$833,571 96
Perpetual risks written during the year.....	1,319,778 60	34,045 69
Totals.....	\$33,953,324 59	\$867,617 65
Deduct those marked off.....	937,139 77	27,516 78
In force December 31, 1892.....	\$33,016,184 82	\$840,100 87
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$15,342,646 00	\$323,881 20

Recapitulation of Fire Risks and Premiums (excluding Perpetuals).

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$347,007,620	\$2,877,966 69	1-2	\$1,438,983 34
1891....	Two years.....	1,995,828	16,961 20	1-4	4,240 30
1892....		1,659,437	12,661 40	3-4	9,496 05
1890....	Three years.....	50,391,052	463,246 33	1-6	77,207 72
1891....		51,889,258	488,478 17	1-2	244,239 08
1892....		51,334,277	495,922 97	5-6	413,269 14
1889....	Four years.....	1,193,726	11,994 06	1-8	1,499 25
1890....		1,430,844	13,358 23	3-8	5,009 33
1891....		1,484,248	12,706 38	5-8	7,941 50
1892....		1,691,380	17,841 27	7-8	15,611 11
1888....	Five years.....	17,599,344	201,369 32	1-10	20,136 93
1889....		17,509,830	213,488 01	3-10	64,046 40
1890....		19,919,452	240,580 73	1-2	120,290 36
1891....		22,335,193	255,663 24	7-10	178,964 26
1892....	Over five years..	21,203,865	249,157 30	9-10	224,241 57
		1,470,280	25,921 98	Pro rata.	13,100 65
		\$610,115,634	\$5,597,317 28		\$2,838,276 99
Deduct reinsurance		23,681,125	234,278 92		118,966 84
Totals		\$586,434,509	\$5,363,038 36		\$2,719,310 15

Premiums received since the organization of the Company..	\$104,361,212 75
Losses paid since the Company organized.....	73,372,590 79
Cash dividends paid stockholders	12,213,934 25
Losses incurred during the year (fire, \$2,282,760.45 ; marine and inland, \$1,397,668.37)	3,680,428 82
Stock owned by the directors at par value.....	128,550 00
Loaned to officers and directors.....	3,000 00
Loaned to stockholders not officers	129,660 00

Special deposits elsewhere for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia.....	\$25,000 00	\$39,747 67	.....
Virginia.....	50,000 00	34,228 12	\$15,771 88
Canada.....	100,000 00	38,685 29	61,314 71
Totals.....	\$175,000 00	\$112,661 08	\$77,086 59

Business in Connecticut, 1892.

Fire risks taken	\$5,635,338 00
Premiums received.....	51,631 19
Losses paid.....	28,832 58
Losses incurred.....	28,775 76

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

PHILADELPHIA, PENN.

Commenced Business, November, 1794.

GEORGE C. CROWELL, *President*.A. B. EARLE, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$325,121 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	75,000 00
Interest due and accrued on bond and mortgage loans.....	1,227 16
Value of lands mortgaged.....	\$155,000 00
Buildings (insured for \$49,300)	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
City of Quincy 4½ p.c.....	\$10,000 00	\$10,500 00
RAILROAD BONDS—		
Phila. & Read. 3d pfd. 5s.....	2,000 00	1,205 00
Phila. & Read. gen. m. 4s.....	1,000 00	860 00
Phila. & Read. 1st ser. (stpd.) 5s.	10,000 00	10,400 00
H., P., Mt. Joy & L. 4s	15,000 00	16,050 00
Wabash 5s	14,000 00	11,200 00
Chicago & W. Indiana 6s	11,000 00	12,430 00
Cor., Cow. & Antrim 6s.....	10,000 00	10,400 00
Shamokin, Sunbury & L. 5s ...	10,000 00	10,400 00
Terre Haute & Logansport 6s..	20,000 00	21,000 00
Steubenville & Indiana 5s.....	30,000 00	32,100 00
Pittsburgh Junction 6s.....	10,000 00	12,000 00
St. Paul & North. Pacific 6s....	10,000 00	12,100 00
Sunbury, H. & Wilkesbarre 5s.	4,000 00	4,160 00
Northern Central 4½s.....	10,000 00	10,800 00
Syracuse, Geneva & C. 7s.....	8,000 00	8,960 00

	Par Value.	Market Value.	
BANK STOCK —			
Philadelphia National.....	2,000 00	4,160 00	
MISCELLANEOUS —			
Long Dock Company, 6 p.c....	10,000 00	12,200 00	
Car. Trust of N.Y., No.2, series C.	8,000 00	8,000 00	
Orient Mut. Ins. Co., scrip.....	8 19	8 19	
Total.....	\$195,008 19	\$208,933 19	208,933 19

Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Southern Cotton Oil Co. stk..	\$10,000	\$5,000 00	} \$8,000	
Phil. Mort. & Trust Co. stk...	3,000	3,000 00		
Ins. Co. of North America stk.	810	1,822 50		
Totals.....	\$13,810	\$9,822 50	\$8,000	8,000 00

Cash in Company's principal office.....	586 72
Cash in bank	47,620 79
Cash in hands of managers.....	34,210 79
Interest due and accrued on stocks.....	160 00
Gross premiums in due course of collection.....	37,752 07
Bills receivable not matured taken for premiums.....	1,963 25
Rents due and accrued.....	10,886 16
Due for reinsurance.....	424 83
Reclaimable on perpetual insurance.....	11,324 15
George Gorham, receiver.....	90 07
Book debts.....	125 00
All other property.....	501 33
Gross assets.....	\$763,926 51
Deduct as inadmissible, book debts, \$125; George Gorham, receiver, \$90.07.....	215 07
Assets of the Company at their actual value.....	\$763,711 44

III. LIABILITIES.

Losses adjusted and unpaid.....	} \$39,968 00	
Losses reported and unadjusted.....		
Losses resisted.....		
Gross amount of unpaid losses.....		\$39,968 00
Unearned premiums on risks, one year or less, \$123,757 70		
Unearned premiums on risks, more than one year.....	113,743 76	
Unearned premiums as computed above		237,501 46

Reclaimable on perpetual policies.....	194,255 76
Commissions and brokerage.....	4,924 18
Due for borrowed money.....	25,000 00
Taxes.....	Nothing.
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	<u>\$501,649 40</u>
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	<u>62,062 04</u>
Total liabilities, including capital and surplus.....	<u>\$763,711 44</u>

IV. INCOME DURING THE YEAR.

	Fire.
Premiums received in cash.....	\$434,297 11
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>107,047 45</u>
Actual cash premiums.....	\$327,249 66
Interest on mortgages of real estate.....	4,983 71
Interest on loans and bonds, and dividends on stocks.....	9,538 98
Rents.....	13,105 86
From all other sources.....	857 96
Deposit premiums received from perpetual risks.	<u>\$14,142 62</u>
Actual cash income.....	<u>\$355,736 17</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.
Amount paid for losses (including \$36,137.57 occurring in previous years).....	\$285,537 37
Deduct salvage and reinsurance.....	<u>53,120 11</u>
Net amount paid for losses.....	\$232,417 26
Cash dividends.....	20,000 00
Commissions and brokerage.....	66,818 99
Salaries and fees.....	17,399 77
Taxes.....	8,288 75
All other payments.....	20,335 16
Deposit premiums returned on perpetual risks.	<u>\$8,443 23</u>
Actual cash expenditure.....	<u>\$365,259 93</u>

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$46,868,687	\$479,125 62
Written or renewed during the year.....	42,114,316	445,358 27
Totals.....	\$88,983,003	\$924,483 89
Deduct those expired and marked off.....	39,982,131	388,652 27
In force at the end of the year.....	\$49,000,872	\$535,831 62
Deduct amount reinsured.....	5,727,976	65,897 62
Net amount in force.....	\$43,272,896	\$469,934 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$19,976,329	\$247,515 41	1-2	\$123,757 70
1891. . . }	Two years.....	282,273	2,119 72	1-4	529 93
1892....		271,073	2,451 23	3-4	1,838 42
1890....	Three years.....	3,993,582	33,636 11	1-6	5,606 01
1891....		4,045,346	32,951 71	1-2	16,475 85
1892....		4,465,520	39,624 76	5-6	33,020 60
1889....	Four years	113,387	1,086 05	1-8	135 75
1890 ...		125,004	1,661 19	3-8	622 92
1891....		216,473	2,085 44	5-8	1,303 40
1892....		223,945	2,470 64	7-8	2,162 58
1888....	Five years.....	1,707,781	17,854 05	1-10	1,785 40
1889....		1,974,867	20,815 37	3-10	6,244 59
1890....		1,990,491	20,680 64	1-2	10,340 32
1891 ...		1,565,979	17,784 17	7-10	11,048 87
1892....	Over five years..	2,021,988	22,575 65	9-10	20,318 19
		298,858	4,621 86	P.R.	2,310 93
		\$43,272,896	\$469,934 00		\$237,501 46
	Perpetuals.....	6,615,954	212,301 36	90 95-100	194,255 76
	Totals.....	\$49,888,850	\$682,235 36		\$431,757 22

Premiums received since the organization of the Company...	\$19,936,602 44
Losses paid since the Company organized.....	15,901,474 07
Cash dividends paid stockholders.....	4,246,406 00
Stock dividends declared.....	Nothing.
Stocks owned by the directors at par value.....	25,600 00
Losses incurred during the year.....	233,769 69

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,553,668 00
Premiums received.....	18,615 74
Losses paid.....	8,407 90
Losses incurred.....	6,582 66

MECHANICS AND TRADERS INSURANCE COMPANY,

NEW ORLEANS, LA.

Commenced Business, November, 1869.

LLOYD R. COLEMAN, *President*.GEORGE H. FROST, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000 00
Whole amount of capital actually paid up in cash.....	375,000 00

II. ASSETS.

Value of real estate owned by the company unencumbered..	\$25,200 00
Loans on bond and mortgage (first liens), more than one year's interest due.....	Nothing.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS—		
Louisiana con.....	\$152,000 00	\$148,200 00
Georgia 4 p.c.....	25,000 00	28,350 00
MUNICIPAL BONDS—		
New Orleans 5 p.c.....	7,000 00	7,000 00
New Orleans, ext., con.....	4,000 00	4,240 00
New Orleans, premiums.....	10,000 00	16,500 00
RAILROAD STOCKS—		
N. O. City & Lake	31,900 00	41,470 00
St. Charles Street.....	3,750 00	7,650 00
Orleans Street.....	10,500 00	14,700 00
BANK STOCKS—		
Mutual National, N. O.....	73,200 00	78,324 00
Union National, N. O.....	10,000 00	14,000 00
Peoples, N. O.....	15,000 00	33,000 00
Southern National, N. O.....	8,500 00	9,435 00
American National, N. O.....	2,500 00	3,250 00
Mississippi State.....	200 00	200 00
MISCELLANEOUS—		
New Orleans Gas Light Co.....	80,100 00	85,306 50
New Orleans Water Works.....	82,200 00	89,187 00
Stand. Guano & Chem. Mfg. Co.	20,000 00	44,000 00

	Par Value.	Market Value.	
Standard Cotton Seed Oil Co...	2,500 00	2,500 00	
National Acid Co.	1,000 00	1,000 00	
New Louisiana Jockey Club....	1,400 00	1,400 00	
Atlantic Mut. Ins. Co. scrip....	1,420 00	1,420 00	
Totals.....	\$542,170 00	\$631,132 50	631,132 50
Cash in Company's principal office.....			8,476 07
Cash in bank.....			15,756 07
Gross premiums in due course of collection.....			111,293 55
Bills receivable, not matured, taken for premiums			4,080 63
Assets of the Company at their actual value			\$795,938 82

III. LIABILITIES.

Losses adjusted and unpaid.....	\$13,511 42	
Losses reported and unadjusted.....	38,794 59	
Losses resisted	11,806 00	
Gross amount of unpaid losses.....	\$64,112 01	
Deduct reinsurance.....	9,997 13	
Net amount of unpaid losses.....		\$54, 114 88
Unearned premiums on risks, one year or less..	\$181,252 48	
Unearned premiums on risks, more than one year	63,341 99	
Unearned premiums as computed above.....		244,594 47
Cash dividends to stockholders remaining unpaid.....		18,750 00
Commissions and brokerage.....		15,899 08
Reinsurance		Nothing.
Taxes		Nothing.
Special deposits in other States in excess of present liabilities therein		28,350 00
Total liabilities, except capital and surplus.....		\$361,708 43
Capital stock.....		375,000 00
Surplus beyond all liabilities.....		59,230 39
Total liabilities, including capital and surplus.....		\$795,938 82

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$617,847 02	\$30,717 27	
Deduct reinsurance, rebate, abate- ment, and return premiums..	211,350 34	13,382 23	
Actual cash premiums....	\$406,496 68	\$17,335 04	\$423,831 72
Notes received during the year for premiums unpaid.....	\$92,762 52	\$6,707 58	
Interest on loans and bonds, and dividends on stocks.....			27,884 56
Rents ...			1,451 40
Actual cash income.....			\$453,167 68

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. pd. for losses (inc. \$57,876.70		
occurring in previous years) ..	\$451,197 54	\$2,386 78
Deduct salvage and reinsurance ..	126,115 16	877 96
Net amount paid for losses.	\$325,082 38	\$1,508 82
Cash dividends.....		18,750 00
Commissions and brokerage.....		61,507 14
Salaries and fees.....		32,000 00
Taxes.....		12,069 48
All other payments.....		42,560 72
Actual cash expenditure.....		\$493,478 54

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the		
preceding year.....	\$34,620,150	\$495,573 34
Written or renewed during the year.....	44,166 725	627,603 74
Totals.....	\$78,786,875	\$1,123,177 08
Deduct those expired and marked off.....	41,140,939	572,164 60
In force at the end of the year.....	\$37,645,936	\$551,012 48
Deduct amount reinsured.....	5,154,423	80,452 12
Net amount in force.....	\$32,491,513	\$470,560 36

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned	Premiums unearned.
1892 ...	One year or less.	\$23,482,700	\$362,504 97	1-2	\$181,252 48
1891....	Two years.....	299,740	2,543 27	1-4	635 82
1892....		159,783	2,287 40	3-4	1,715 55
1890....		1,524,514	18,644 79	1-6	3,107 46
1891....	Three years	2,843,799	30,571 03	1-2	15,285 52
1892....		2,760,105	33,982 73	5-6	28,318 94
1889....		.....	.....	...	.....
1890....	Four years.....	55,149	373 54	3-8	140 07
1891....		138,470	1,356 20	5-8	847 63
1892....		105,386	1,261 61	7-8	1,103 91
1888....	Five years.....	19,250	496 30	1-10	49 63
1889....		44,650	988 75	3-10	296 62
1890....		114,506	1,672 85	1-2	836 42
1891....		556,844	7,424 02	7-10	5,196 81
1892 ...		386,617	6,452 90	9-10	5,807 61
Totals.....		\$32,491,513	\$470,560 36		\$244,594 47

Premiums received since the organization of the Company...	\$5,361,140 72
Losses paid since the Company organized.....	2,554,472 20
Cash dividends declared.....	1,103,337 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	126,500 00
Losses incurred during the year (fire, \$322,328.34; marine and inland, \$1,337.95).....	323,666 29

Special deposit elsewhere for the exclusive protection of
policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia.....	\$28,352 00	.....	\$28,352 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,414,559 00
Premiums received.....	12,479 60
Losses paid.....	5,102 46
Losses incurred... ..	5,102 46

MERCANTILE FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, May, 1823.

GEORGE R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$79,500 00
Loans on bond and mortgage (first liens), more than one year's interest due.....	Nothing.
Interest accrued on bond and mortgage loans.....	444 58
Value of lands mortgaged.....	\$79,900 00
Buildings (insured for \$81,000).....	66,100 00
Total.....	\$146,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
Atlantic National.....	\$10,000 00	\$13,400 00	
City National.....	20,000 00	17,500 00	
Columbian National.....	20,000 00	21,400 00	
Eagle National.....	21,400 00	20,758 00	
Globe National.....	30,000 00	30,000 00	
Hamilton National.....	12,000 00	14,040 00	
New England National.....	16,000 00	25,760 00	
North National.....	20,000 00	26,000 00	
Railroad National.....	1,800 00	2,358 00	
State National.....	17,800 00	22,027 00	
Suffolk National.....	53,500 00	55,907 00	
Tremont National.....	20,000 00	20,300 00	
Union National.....	20,000 00	27,400 00	
RAILROAD BONDS—			
Housatonic 5 p.c.....	25,000 00	25,500 00	
New Bedford 7 p.c, 1894... ..	30,000 00	30,975 00	
Boston & Lowell 7 p.c., 1895... ..	10,000 00	10,800 00	
Fitchburg 7 p.c., 1894.....	25,000 00	25,812 00	
U. P., Lincoln & Colo. 5 p.c ...	25,000 00	18,125 00	
K. C., F. S. & M 6 p.c.....	5,000 00	5,000 00	
Oregon Ry. & Nav. Co. 5 p.c...	5,000 00	4,400 00	
Chicago, Bur. & Quincy 5 p.c...	1,000 00	1,040 00	
RAILROAD STOCKS—			
Boston & Providence.....	20,000 00	50,600 00	
Chicago, Bur. & Quincy.....	10,000 00	9,800 00	
MISCELLANEOUS—			
Lyman Mills.....	10,000 00	7,025 00	
Boston City 6 p.c., 1894.....	15,000 00	15,375 00	
Totals.....	\$443,500 00	\$501,302 00	501,302 00

Cash in Company's principal office.....	3,511 42
Cash in bank.....	28,133 52
Interest due and accrued on stocks and bonds.....	2,841 65
Gross premiums in due course of collection.....	27,337 16
Bills receivable, not matured, taken for premiums.....	2,496 09
Assets of the Company at their actual value.....	\$645,566 42

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$20,648 00
Losses resisted.....	1,350 00
Gross amount of unpaid losses.....	\$21,998 00
Deduct reinsurance.....	2,500 00
Net amount of unpaid losses.....	\$19,498 00

Unearned premiums on risks, one year or less..	\$80,111 69	
Unearned premiums on risks, more than one year.....	64,694 21	
Unearned premiums on inland navigation risks,	388 00	
Unearned premiums as computed above.....		145,193 90
Commissions and brokerage.....		4,844 36
Cash dividends to stockholders remaining unpaid.....		347 00
Due for salaries, rent, advertising, etc.....		850 00
Taxes.....		Nothing.
Return premiums.....		2,406 24
Reinsurance.....		651 68
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....		\$173,791 18
Capital stock.....		400,000 00
Surplus beyond all liabilities		71,775 24
Total liabilities, including capital and surplus.....		\$645,566 42

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$262,602 67	\$9,892 58	
Deduct reinsurance, rebate, abate- ment, and return premiums...	51,293 98	3,006 77	
Actual cash premiums...	\$211,308 69	\$6,885 81	\$218,194 50
Interest on mortgages of real estate.....			3,255 00
Interest on loans and bonds, and dividends on stocks.....			24,149 50
From all other sources.....			76 00
Actual cash income.....			\$245,675 00

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (inc. \$19,206.00 occurring in previous years)..	\$105,027 99	\$4,039 38	
Deduct salvage and reinsurance..	Nothing.	Nothing.	
Net amount paid for losses	\$105,027 99	\$4,039 38	\$109,067 37
Cash dividends.....			32,064 00
Commissions and brokerage.....			48,569 08
Salaries, fees, etc.....			15,566 00
Taxes.....			4,646 37
All other payments			23,955 96
Actual cash expenditure.....			\$233,868 78

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$22,644,669 00	\$232,937 40
Written or renewed during the year.....	25,134,274 00	268,632 25
Totals.....	\$47,778,943 00	\$501,569 65
Deduct those expired and marked off.....	21,006,688 00	205,175 30
In force at the end of the year.....	\$26,772,255 00	\$296,394 35
Deduct amount reinsured.....	1,969,005 00	20,420 02
Net amount in force.....	\$24,803,250 00	\$275,974 33
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$148,020 00	\$388 00

Recapitulation of Fire Risks and Premiums

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$13,891,130	\$160,223 38	1-2	\$80,111 69
1891....	Two years.....	90,900	606 76	1-4	151 69
1892....		206,138	1,689 78	3-4	1,267 33
1890....	Three years.....	1,264,675	14,129 09	1-6	2,354 85
1891....		1,728,909	16,239 65	1-2	8,119 82
1892....		2,051,713	20,599 56	5-6	17,166 27
1889....	Four years.....	8,550	103 75	1-8	12 97
1890....		39,900	337 98	3-8	126 74
1891....		22,950	229 20	5-8	143 25
1892....		161,817	1,868 17	7-8	1,634 65
1888....	Five years.....	1,136,970	12,278 58	1-10	1,227 86
1889....		629,979	7,209 30	3-10	2,162 79
1890....		682,729	8,711 10	1-2	4,355 55
1891....		1,388,971	13,013 99	7-10	9,109 80
1892....		1,497,919	18,734 04	9-10	16,860 64
Totals.....		\$24,803,250	\$275,974 33	...	\$144,805 90

Premiums received since the organization of the Company..	\$7,443,649 00
Losses paid since the Company organized.....	5,322,161 00
Cash dividends paid stockholders.....	2,150,500 00
Stock dividends declared.....	100,000 00
Stock owned by directors at par value	37,400 00
Losses incurred during the year (fire, \$104,732.00; marine and inland, \$3,606.00).....	108,338 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$694,611 00
Premiums received.....	5,539 12
Losses paid.....	2,218 44
Losses incurred.....	1,204 72

MERCHANTS INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1858.

HENRY POWLES, *President.*

J. R. MULLIKIN, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$1,000,000 00
Whole amount of capital actually paid up in cash.	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$292,948 25
Loans on bond and mortgage (first liens), more than one year's interest due.....	386,773 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$2,500 is in process of foreclosure).....	3,700 00
Interest due and accrued on bond and mortgage loans.....	7,610 47
Value of lands mortgaged.....	\$419,200 00
Buildings (insured for \$465,300).....	555,200 00
Total.....	\$974,400 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States reg. 4 p.c.....	25,000 00	28,500 00
New Jersey.....	1,000 00	1,000 00
RAILROAD BONDS—		
Central of New Jersey.....	22,000 00	24,420 00
New Jersey Southern....	30,000 00	32,700 00
Long Branch & Sea Shore.....	5,000 00	5,850 00
United N. J. R.R. & Canal Co..	20,000 00	23,600 00
Midland of New Jersey.....	100,000 00	118,000 00
North Hudson.....	100,000 00	106,000 00
Newark & Bloomfield H. C. Co.	10,000 00	11,000 00
Orange & Newark H. C. Co....	25,000 00	27,500 00
Belleville & Newark H. C. Co..	1,000 00	1,100 00
Irvington & Newark H. C. Co..	3,000 00	3,300 00

	Par Value.	Market Value.	
RAILROAD STOCKS —			
Morris & Essex.....	35,000 00	54,250 00	
Warren.....	36,050 00	55,877 50	
United N. J. R.R. & Canal Co..	15,000 00	34,500 00	
MISCELLANEOUS —			
Long Branch School.....	13,000 00	14,300 00	
Newark Gas Light Co.....	10,000 00	23,000 00	
Citizens Gas Light Co.....	13,700 00	25,345 00	
American Dock & Imp. Co....	50,000 00	55,500 00	
Underwriters Prot'v'e Ass'n bds.	1,000 00	1,000 00	
Totals.....	\$515,750 00	\$646,742 50	646,742 50
Cash in Company's principal office.....			7,702 91
Cash in bank.....			44,659 51
Interest due and accrued on stocks and bonds.....			3,433 50
Gross premiums in due course of collection.....			149,988 54
Rents due and accrued.....			2,988 55
Premiums unpaid on policies (more than three months due).....		Nothing.	
Assets of the Company at their actual value			\$1,546,547 23

III. LIABILITIES.

Losses adjusted and unpaid.....	\$83,208 24	
Losses reported and unadjusted	92,320 74	
Losses resisted	17,529 86	
Gross amount of unpaid losses.....	\$193,058 84	
Deduct reinsurance.....	2,879 64	
Net amount of unpaid losses.....		\$190,179 20
Unearned premiums on risks, one year or less.	\$359,741 92	
Unearned premiums on risks, more than one year	342,107 56	
Unearned premiums as computed above.....		701,849 48
Reclaimable on perpetual policies.....		418 00
Commissions and brokerage.....		27,640 35
Principal unpaid on scrip or certificates of profits.....		4,340 00
Interest due and declared and remaining unpaid.....		1,039 57
Cash dividends to stockholders remaining unpaid.....		Nothing.
Taxes.....		624 91
Return premiums.....		12,535 52
Reinsurance.....		2,552 06
Special deposit in Georgia in excess of present liability therein.....		3,534 45
Total liabilities, except capital and surplus.....		\$944,713 54
Capital stock.....		400,000 00
Surplus beyond all liabilities.....		201,833 69
Total liabilities, including capital and surplus.....		\$1,546,547 23

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,106,964	22
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	146,114	68
Actual cash premiums.....	\$960,849	54
Interest on mortgages of real estate....	20,445	44
Interest on loans and bonds, and dividends on stocks.....	30,955	50
Rents	9,908	07
Profit and loss.....	13,999	82
Actual cash income.....	\$1,036,158	37

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$142,141.12 occurring in previous years).....	\$732,735	55
Deduct salvage and reinsurance.....	31,948	97
Net amount paid for losses.....	\$700,786	58
Cash dividends.....	40,000	00
Scrip or certificates of profit redeemed in cash.....	8	88
Commissions and brokerage.....	181,752	44
Salaries and fees.....	41,617	00
Taxes.....	23,500	36
All other payments.....	97,253	28
Deposit premiums returned during the year....	Nothing.	
Actual cash expenditure.....	\$1,084,918	54

VI. MISCELLANEOUS.

Risks and Premiums (including Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$115,429,038	\$1,281,891 36
Written or renewed during the year.....	96,250,782	1,123,890 12
Totals	\$211,679,820	\$2,405,781 48
Deduct those expired and marked off.....	88,468,667	996,796 40
In force at the end of the year.....	\$123,211,153	\$1,408,985 08
Deduct amount reinsured.....	3,983,603	33,181 30
Net amount in force.....	\$119,227,550	\$1,375,803 78

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$56,750,228 38	\$719,483 84	1-2	\$359,741 92
1891....	Two years.....	160,471 59	1,649 80	1-4	412 45
1892....		112,392 50	938 90	3-4	704 16
1890....	Three years. ...	13,036,912 62	124,020 44	1-6	20,670 08
1891....		13,016,713 59	139,710 48	1-2	69,855 24
1892....		14,554,163 84	144,176 92	5-6	120,147 43
1889 ...	Four years.....	122,112 94	1,298 54	1-8	162 31
1890 ...		125,285 00	1,320 85	3-8	495 32
1891....		171,185 88	1,447 98	5-8	904 98
1892....		108,975 00	985 68	7-8	862 47
1888....	Five years.....	3,262,641 15	36,936 73	1-10	3,693 67
1889....		3,981,252 61	46,004 83	3-10	13,801 45
1890....		4,333,716 88	49,903 13	1-2	24,951 56
1891....		4,896,996 25	53,078 38	7-10	37,154 85
1892....		4,405,351 69	52,734 88	9-10	47,461 40
	Over five years..	172,350 00	2,112 40	$\frac{9}{10}$	412 19
	Perpetual.....	16,800 00	.....		418 00
Totals.....		\$119,227,549 92	\$1,375,803 78		\$701,849 48

Premiums received since the organization of the Company ..	\$11,832,463 95
Losses paid since the Company organized.....	6,493,312 07
Cash dividends paid to stockholders.....	844,219 00
Stock dividends declared.....	240,000 00
Stock owned by directors at par value.....	73,000 00
Losses incurred during the year.....	739,343 92
Loaned to directors.....	Nothing.

Special deposits elsewhere for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia.....	\$28,500 00	\$24,965 55	\$3,534 45

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,830,154 30
Premiums received.....	14,963 91
Losses paid.....	12,078 87
Losses incurred.....	12,097 07

MERCHANTS INSURANCE COMPANY

IN PROVIDENCE, R. I.

Commenced Business, July, 1851.

WILLIAM T. BARTON, *President.*

WILLIAM P. GOODWIN, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$101,700 00
Interest accrued on bond and mortgage loans.....	1,352 80
Value of lands mortgaged.....	\$136,500 00
Buildings (insured for \$155,500).....	173,500 00
Total.....	\$310,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
National Bank of Commerce...	\$80,000 00	\$91,200 00	
American National.....	50,000 00	46,000 00	
Merchants National.....	20,000 00	27,200 00	
Globe National.....	10,000 00	16,100 00	
Phenix National.....	10,000 00	14,600 00	
Mechanics National.....	12,850 00	14,906 00	
Manufacturers National.....	10,200 00	14,178 00	
RAILROAD STOCKS AND BONDS—			
St. Paul & Duluth pref. stk....	9,800 00	10,486 00	
Chic. Bur. & North., 5 p.c. bds.	10,000 00	10,450 00	
Eastern R. R. of Minn., 5 p.c...	10,000 00	10,450 00	
MISCELLANEOUS—			
Providence Gas Co. stk.....	23,350 00	37,827 00	
Town of Pawtucket, R. I., bds., 6 p.c.....	5,000 00	5,250 00	
Totals.....	\$251,200 00	\$298,647 00	298,647 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
N. H. & Derby R.R. bonds .	\$4,000 00	\$4,600 00	\$7,075 00	
West. Union. Tel. Co. stk. .	5,000 00	4,750 00		
Wisconsin Central Co. bd. .	1,000 00	900 00		
Bank Book Mec. Sav. Bank.	740 00	740 00	500 00	
Totals	\$10,740 00	\$10,990 00	\$7,575 00	7,575 00

Cash in Company's principal office.....	1,619 89
Cash in bank.....	29,828 95
Interest due and accrued on collateral loans.....	99 10
Gross premiums in due course of collection.....	19,098 31
Bills receivable, not matured, taken for premiums.....	21,532 48
Assets of the Company at their actual value.....	\$481,453 53

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,126 03
Losses reported and unadjusted.....	23,905 63
Losses resisted	3,208 13
Gross amount of unpaid losses.....	\$41,239 79
Deduct reinsurance.....	Nothing.
Net amount of unpaid losses.....	\$41,239 79
Unearned premiums on risks, one year or less..	\$122,708 13
Unearned premiums on risks, more than one year	67,674 94
Unearned premiums as computed above.....	190,383 07
Commissions and brokerage.....	3,437 64
Taxes.....	381 96
Special deposits in other States in excess of present liabilities therein	Nothing.
Total liabilities, except capital and surplus	\$235,442 46
Capital stock	200,000 00
Surplus beyond capital and all liabilities	46,011 07
Total liabilities, including capital and surplus.....	\$481,453 53

IV. INCOME DURING THE YEAR.

Premiums received in cash	\$346,826 65
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	49,482 37
Notes received for premiums, unpaid..	\$21,532 48
Actual cash premiums.....	\$297,344 28
Interest on mortgages of real estate	5,059 17
Interest on loans and bonds, and dividends on stocks.....	16,308 44
Actual cash income.....	\$318,711 89

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$45,026.57 occurring in previous years).....	\$222,827 26
Deduct salvage and reinsurance.....	2,056 73
Net amount paid for losses.....	\$220,770 53
Cash dividends.....	6,000 00
Commissions and brokerage.....	57,101 76
Salaries and fees.....	39,907 81
Taxes.....	8,440 13
All other payments.....	2,029 14
Actual cash expenditure.....	\$334,249 37

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$31,087,682 00	\$360,785 07
Written or renewed during the year.....	30,178,088 00	346,826 65
Totals.....	\$61,265,770 00	\$707,611 72
Deduct those expired and marked off.....	28,861,345 00	328,669 42
In force at the end of the year.....	\$32,404,425 00	\$378,942 30
Deduct amount reinsured.....	691,218 00	7,359 45
Net amount in force.....	\$31,713,207 00	\$371,582 85

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$19,807,891	\$245,416 27	1-2	\$122,708 13
1891....	} Two years.....	84,867	531 10	1-4	132 78
1892....		77,343	727 79	3-4	545 84
1890....	} Three years.....	1,664,291	17,631 31	1-6	2,938 56
1891....		1,881,277	19,442 30	1-2	9,721 15
1892....		2,061,314	22,085 16	5-6	18,404 30
1889....	} Four years.....	40,700	361 57	1-8	45 19
1890....		73,613	744 22	3-8	279 08
1891....		77,500	977 90	5-8	611 19
1892....		76,814	704 22	7-8	616 19
1888....	} Five years.....	956,340	10,086 92	1-10	1,008 69
1889....		976,782	10,651 65	3-10	3,195 49
1890....		1,132,277	12,946 27	1-2	6,473 14
1891....		1,287,517	13,225 59	7-10	9,257 81
1892....		1,514,675	16,050 58	9-10	14,445 53
Totals.....		\$31,713,201	\$371,582 85		\$190,383 07

Premiums received since the organization of the Company...	\$6,972,104 75
Losses paid since the Company organized.....	4,705,444 69
Cash dividends paid stockholders	692,000 00
Stock owned by the directors at par value.....	41,700 00
Loaned to officers and directors.....	7,075 00
Losses incurred during the year... ..	214,015 62

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$946,125 00
Premiums received.....	7,438 50
Losses paid.....	6,034 05
Losses incurred.....	5,551 05

MICHIGAN FIRE AND MARINE INSURANCE COMPANY,

DETROIT, MICH.

Commenced Business, March, 1881.

D. WHITNEY, JR., *President.*

F. H. WHITNEY, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$29,422 81
Loans on bond and mortgage (first liens), not more than one year's interest due.....	555,100 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$7,225 is in process of foreclosure).....	57,707 91
Interest due and accrued on bond and mortgage loans.....	19,023 61
Value of lands mortgaged.....	\$1,147,310
Buildings (insured for \$433,100).....	699,525
Total.....	\$1,846,835

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL AND COUNTY BONDS—			
Cheboygan county.....	\$12,500 00	\$12,500 00	
Detroit city.....	10,025 00	10,025 00	
Marquette city.....	32,000 00	33,600 00	
BANK STOCK—			
People's Savings Bank, Detroit.	5,000 00	8,500 00	
Totals.....	\$59,525 00	\$64,625 00	64,625 00

Cash in Company's principal office.....	10,998 18
Cash in bank.....	21,833 25
Interest due and accrued on stocks and bonds.....	1,382 37
Gross premiums in due course of collection.....	86,583 48
Bills receivable, not matured, taken for premiums.....	9,099 39
Reinsurance due.....	1,127 85
Assets of the Company at their actual value	\$856,903 85

III. LIABILITIES.

Losses adjusted and unpaid.....	\$19,791 04
Losses reported and unadjusted.....	13,744 58
Losses resisted	1,850 00
Gross amount of unpaid losses.....	\$35,385 62
Deduct reinsurance.....	Nothing.
Net amount of unpaid losses	\$35,385 62
Unearned premiums on risks, one year or less..	\$171,075 12
Unearned premiums on risks, more than one year.....	117,063 46
Unearned premiums on inland navigation risks,	6,574 86
Unearned premiums as computed above.....	294,713 44
Commissions and brokerage.....	12,722 83
Return premiums.....	5,840 23
Due for salaries, rent, advertising, etc.....	8,234 28
Special deposits in other States in excess of present liabilities therein	Nothing.
Total liabilities, except capital and surplus.....	\$356,896 40
Capital stock.....	400,000 00
Surplus beyond all liabilities	100,007 45
Total liabilities, including capital and surplus.....	\$856,903 85

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$628,437 83	\$95,510 66	
Deduct reinsurance, rebate, abatement, and return premiums..	161,709 08	17,058 57	
Actual cash premiums....	\$466,728 75	\$78,452 09	\$545,180 84
Interest on mortgages of real estate.....			41,759 69
Interest on loans and bonds, and dividends on stocks.....			2,745 13
From all other sources.....			4,076 05
Actual cash income.....			\$593,761 71

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and inland.	
Amount paid for losses (including \$41,241.22 occurring in previous years.....	\$384,146 08	\$67,193 58	
Deduct salvage and reinsurance..	24,149 68	16,576 78	
Net amount paid for losses.	\$359,996 40	\$50,616 80	\$410,613 20
Cash dividends.....			32,000 00
Commissions and brokerage.....			107,089 36
Salaries and fees.....			15,491 75
Taxes.....			14,682 81
All other payments.....			59,763 11
Actual cash expenditure.....			\$639,640 23

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$45,383,439	\$605,857 14
Written or renewed during the year.....	47,876 532	615,119 65
Totals.....	\$93,259,971	\$1,220,976 79
Deduct those expired and marked off.....	42,930,497	609,278 04
In force at the end of the year.....	\$50,329,474	\$611,698 75
Deduct amount reinsured.....	7,334,795	59,197 84
Net amount in force.....	\$42,994,679	552,500 91

	Marine and Inland.	Premiums.
In force at the end of the year.....	\$356,726	\$13,149 72

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$25,144,943	\$342,150 24	1-2	\$171,075 12
1891....	} Two years.....	12,327	168 98	1-4	42 24
1892....		24,400	306 04	3-4	229 53
1890....	} Three years.....	3,933,377	45,989 84	1-6	7,664 97
1891....		4,622,971	52,543 32	1-2	26,271 66
1892....		5,770,579	66,558 90	5-6	55,465 75
1889....	} Four years.....	14,000	107 10	1-8	13 39
1890....		28,860	304 55	3-8	114 20
1891....		57,000	429 79	5-8	268 62
1892....		42,700	339 37	7-8	296 94
1888....	} Five years.....	305,431	3,966 61	1-10	396 66
1889....		545,607	7,123 15	3-10	2,136 94
1890....		586,477	7,304 97	1-2	3,652 48
1891....		807,862	10,885 80	7-10	7,620 06
1892....		1,098,145	14,322 25	9-10	12,890 02
Totals.....		\$42,994,679	\$552,500 91		\$288,138 58

Premiums received since the organization of the Company..	\$3,707,666 21
Losses paid since the Company organized.....	1,975,391 81
Cash dividends paid stockholders.....	150,000 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	211,800 00
Losses incurred during the year (fire, \$351,940.80; marine and inland, \$52,216.80).....	404,157 60

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$341,028 00
Premiums received.....	3,604 69
Losses paid.....	185 96
Losses incurred.....	225 58

MILWAUKEE MECHANICS INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business, April, 1852.

CHRISTIAN PREUSSER, *President*.ADOLPH J. CRAMER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the company unencumbered..	\$45,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	963,631 48
Interest accrued on bond and mortgage loans.....	19,213 00
Value of lands mortgaged.....	1,729,000 00
Buildings (insured for \$468,200).....	\$500,000 00
Total.....	\$2,229,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL AND COUNTY BONDS—			
La C. City, Wis., bridge, 5 p.c..	\$35,000 00	\$37,100 00	
Milwaukee City 4 p.c.....	90,000 00	91,800 00	
Milwaukee City bath 4 p.c.....	20,000 00	20,400 00	
Milwaukee City park 4 p.c.....	90,000 00	91,750 00	
Brown County, Wis., 5 p.c.....	36,000 00	39,500 00	
Ramsey Co., Minn., loan, 4½ p.c.	100,000 00	106,500 00	
Oshkosh, Wis., City, 7 p.c.....	30,000 00	33,300 00	
St. Paul, Minn., water, 5 p.c....	100,000 00	113,000 00	
St. Paul, Minn., bd. of ed. 4½ p.c.	125,000 00	133,125 00	
MISCELLANEOUS—			
C. M. S. & Pub. Co., Chic., stk..	1,000 00	1,000 00	
Mil. Underwriters Bld. As. stks..	842 00	842 00	
Totals.....	\$627,842 00	\$668,317 00	668,317 00

Cash in Company's office.....	45,010 72
Cash in bank.....	130,945 71
Interest due and accrued on stocks and bonds.....	5,706 00
Interest due and accrued on collateral loans.....	Nothing.
Gross premiums in due course of collection.....	77,172 44
Bills receivable, not matured, taken for premiums.....	Nothing.
Assets of the Company at their actual value.....	<u>\$1,954,996 35</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,667 38
Losses reported and unadjusted.....	47,208 00
Losses resisted.....	<u>5,550 00</u>
Gross amount of unpaid losses.....	\$63,425 38
Deduct reinsurance.....	None.
Net amount of unpaid losses.....	<u>\$63,425 38</u>
Unearned premiums on risks, one year or less..	\$282,005 79
Unearned premiums on risks, more than one year.....	<u>328,330 14</u>
Unearned premiums as computed above.....	610,335 93
Commissions and brokerage.....	15,434 49
Dividends to stockholders remaining unpaid.....	Nothing.
Special deposits in other States in excess of present liabilities therein.....	<u>Nothing.</u>
Total liabilities, except capital and surplus.....	\$689,195 80
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	<u>1,065,800 55</u>
Total liabilities, including capital and surplus.....	<u>\$1,954,996 35</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$891,971 36
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	<u>108,168 52</u>
Notes received for premiums, un- paid.....	<u>\$77,172 44</u>
Actual cash premiums.....	\$783,802 84
Interest on mortgages of real estate.....	55,464 43
Interest on loans and bonds, and dividends on stocks.....	31,480 82
Rents.....	1,200 00
From all other sources.....	<u>398 77</u>
Actual cash income.....	<u>\$872,346 86</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$53,400.49 occurring in previous years),.....	\$471,844 18
Deduct salvage and reinsurance.....	33,516 67
Net amount paid for losses.....	\$438,327 51
Cash dividends.....	60,000 00
Commissions and brokerage.....	188,534 80
Salaries and fees.....	46,799 33
Taxes.....	23,923 09
All other payments.....	41,615 46
Actual cash expenditure.....	\$799,200 19

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$76,549,541	\$1,031,281 56
Written or renewed during the year.....	65,641,589	783,802 84
Totals.....	\$142,182,130	\$1,815,084 40
Deduct those expired and marked off.....	50,896,192	631,453 36
In force at the end of the year.....	\$91,285,938	\$1,183,631 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$40,888,757	\$564,011 58	1-2	\$282,005 79
1890....			143,385 91	1-6	23,897 65
1891....			148,228 52	1-2	74,114 26
1892....			178,684 31	5-6	148,903 06
1888....	Three years.....	40,943,648	25,189 47	1-10	2,518 95
1889....			26,627 47	3-10	7,988 24
1890....			27,830 25	1-2	13,915 12
1891....			28,566 58	7-10	19,996 60
1892....	Five years.....	9,453,533	41,106 95	9-10	36,996 26
Totals.....			\$91,285,938		\$610,335 93
			\$1,183,631 04		

Premiums received since the organization of the Company..	\$8,638,655 60
Losses paid since the Company organized.....	4,166,006 41
Cash dividends declared.....	380,000 00
Stock owned by the directors at par value.....	93,020 00
Losses incurred during the year	448,352 40
Loaned to stockholders not officers.....	5,600 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,120,527 00
Premiums received.....	8,582 20
Losses paid.....	2,738 25
Losses incurred.....	2,738 25

NEWARK FIRE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, May, 1810.

JOHN J. HENRY, *President.*FRANK T. MCBRIDE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$53,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	305,850 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of foreclosure).....	3,000 00
Interest due and accrued on bond and mortgage loans.....	4,480 94
Value of lands mortgaged	\$313,250 00
Buildings (insured for \$436,675).....	522,362 00
Total.....	\$835,612 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c. reg.....	\$30,000 00	\$33,975 00
RAILROAD BONDS—		
Essex Passenger Railway.....	5,000 00	5,500 00
Orange & Newark H. R.R. Co..	25,000 00	28,000 00.
Newark & So. Orange H.R.R.Co.	20,000 00	20,000 00
West Shore reg.....	15,000 00	15,262 50
“ “ coupons.....	20,000 00	20,750 00
BANK STOCKS—		
National Newark Banking Co...	7,700 00	12,705 00
Newark City National.....	13,250 00	20,537 50
National State.....	15,900 00	24,645 00
RAILROAD STOCKS—		
Morris & Essex R.R. Co.....	20,000 00	30,000 00

	Par Value.	Market Value.	
MISCELLANEOUS —			
East Orange Improvement bds.	1,714 25	1,714 25	
Underwriters' P. Assn. bds.	1,000 00	1,000 00	
Hoboken Land and Imp. bds. ...	25,000 00	26,250 00	
Totals.	\$199,564 25	\$240,339 25	240,339 25

Loan on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Newark Lime & Cement Co.	\$500	\$4,000	\$3,000	3,000 00
Cash in Company's principal office.				6,494 94
Cash in bank.				17,195 28
Interest due and accrued on stocks and bonds.				2,284 42
Interest due and accrued on collateral loans.				18 75
Gross premiums in due course of collection.				20,581 56
Bills receivable, not matured, taken for premiums.				457 42
Rents due and accrued.				325 00
Reinsurance due.				Nothing.
Assets of the Company at their actual value.				\$657,027 56

III. LIABILITIES.

Losses adjusted and unpaid.	\$8,037 40	
Losses reported and unadjusted.	10,311 30	
Losses resisted.	143 82	
Gross amount of unpaid losses.	\$18,492 52	
Deduct reinsurance.	250 00	
Net amount of unpaid losses.		\$18,242 52
Unearned premiums on risks, one year or less. .	\$75,182 71	
Unearned premiums on risks, more than one year	72,724 90	
Unearned premiums as computed above.		147,907 61
Commissions, brokerage, and miscellaneous.		4,523 15
Taxes.		600 60
Cash dividends to stockholders remaining unpaid.		7,266 00
Special deposits in other States in excess of present liabilities therein.		Nothing.
Total liabilities, except capital and surplus.		\$178,539 88
Capital stock.		250,000 00
Surplus beyond all liabilities.		228,487 68
Total liabilities, including capital and surplus.		\$657,027 56

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$240,383 90	
Deduct reinsurance, rebate, abatement, and return premiums.....	43,041 44	
Actual cash premiums.....		\$197,342 46
Interest on mortgages of real estate.....		18,423 60
Interest on loans and bonds, and dividends on stocks.....		10,536 20
Rents.....		1,095 00
All other sources.....		5,931 25
Actual cash income.....		<u>\$233,328 51</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$42,315.07 occurring in previous years).....	\$164,200 20	
Deduct salvage and reinsurance.....	8,573 70	
Net amount paid for losses.....		\$155,626 50
Cash dividends		36,497 35
Commissions and brokerage.....		38,748 02
Salaries and fees.....		19,567 44
Taxes.....		9,027 67
All other payments.....		13,136 52
Actual cash expenditure		<u>\$272,603 50</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$33,842,042	\$311,591 00
Written or renewed during the year.....	25,640,768	239,371 27
Totals.....	<u>\$59,482,810</u>	<u>\$550,962 27</u>
Deduct those expired and marked off.....	26,637 848	237,649 70
In force at the end of the year.....	<u>\$32,844,962</u>	<u>\$313,312 57</u>
Deduct amount reinsured.....	1,948,742	16,355 31
Net amount in force.....	<u>\$30,896,220</u>	<u>\$296,957 25</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$14,755,841	\$150,365	43 1-2	\$75,182 71
1891....	Two years.....	12,835	203	99 1-4	51 00
1892....		66,767	562	31 3-4	421 71
1890....	Three years.....	4,635,247	38,096	86 1-6	6,349 48
1891....		4,265,096	39,760	16 1-2	19,880 08
1892....		4,473,716	36,457	45 5-6	30,381 23
1889....	Four years.....	19,500	207	17 1-8	25 89
1890....		6,750	57	51 3-8	21 50
1891....		28,100	220	35 5-8	137 71
1892....		18,500	148	83 7-8	130 21
1888....	Five years.....	438,915	4,734	25 1-10	473 43
1889....		573,691	6,925	58 3-10	2,077 67
1890....		684,446	8,290	05 1-2	4,145 04
1891....		502,997	6,023	19 7-10	4,216 23
1892....		413,819	4,904	13 9-10	4,413 72
Totals		\$30,896,220	\$296,957	26	\$147,907 61

Premiums received since the organization of the Company..	\$4,320,549 89
Losses paid since the Company organized.....	2,033,591 64
Cash dividends paid stockholders.....	690,780 40
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	35,550 00
Losses incurred during the year.....	132,436 53

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$447,506 20
Premiums received.....	4,091 62
Losses paid.....	3,140 37
Losses incurred.....	2,307 04

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

Commenced Business, April, 1870.

JAMES A. WESTON, *President*.JOHN C. FRENCH, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	700,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$7,500 00
Loans on bond and mortgage (first liens), not more than one year's interest due	553,096 86
Interest accrued on bond and mortgage loans.....	13,053 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c.....	\$100,000 00	\$112,000 00
MUNICIPAL AND COUNTY BONDS—		
Manchester, N. H., 6 p.c.....	700 00	700 00
Chicago, Ill., 7 p.c.....	10,000 00	10,500 00
Concord, N. H., 6 p.c.....	1,000 00	1,000 00
Topeka, Ks., 6 p.c.....	8,000 00	8,000 00
Omaha, Neb., 6 p.c.....	10,000 00	10,500 00
Moorehead, Minn., 7 p.c.....	6,000 00	6,000 00
Lincoln, Neb., 6 p.c.....	31,000 00	32,550 00
Ashtabula, O., 6 p.c.....	10,000 00	10,600 00
Seattle, Wash., 5 p.c.....	10,000 00	10,000 00
Tacoma, Wash., 6 p.c.....	25,000 00	27,500 00
East Portland, Ore., 6 p.c.....	25,000 00	27,500 00
Cleveland, O., 5 p.c.....	50,000 00	52,000 00
Hillsborough Co., N. H., 6 p.c.	5,000 00	5,000 00
Topeka, Kan., W. S. Co., 6 p.c.	20,000 00	21,000 00
Sioux City, Ia., sewerage, 6 p.c.	1,621 47	1,621 47
RAILROAD BONDS—		
Maine Central 6 p.c.....	10,000 00	11,000 00
B. & M. R., in Iowa, 7 p.c.....	10,000 00	10,200 00

	Par Value.	Market Value.
C., B. & Q. 7 p.c.....	15,000 00	18,450 00
C., B. & Q., Denver Ex., 4 p.c.	10,000 00	9,200 00
C., B. & Q., con. 5 p.c.....	8,800 00	9,240 00
New York & N. E. 7 p.c.....	10,000 00	12,000 00
New York & N. E. 6 p.c.....	10,000 00	10,900 00
Union Pacific 8 p.c.....	25,000 00	25,500 00
Union Pacific Trust 5 p.c.....	10,000 00	8,300 00
Oregon Short Line 6 p.c.....	10,000 00	10,200 00
Boston, Concord & Mon. 6 p.c.	50,000 00	55,000 00
Chic. & West Michigan 5 p.c...	25,000 00	23,750 00
Chic., Bur. & Northern 5 p.c...	5,000 00	5,200 00
Montana Central, 5 p.c.....	25,000 00	25,000 00
Lehigh Valley Ter. 5 p.c.....	25,000 00	26,750 00
Concord & Montreal 4 p.c.....	75,000 00	75,000 00
RAILROAD STOCKS—		
Suncook Valley.....	4,000 00	5,000 00
N. Y. Central & Hudson River.	10,000 00	11,000 00
Norwich & Worcester.....	3,100 00	5,425 00
Pemigewassett Valley.....	26,000 00	31,200 00
Chicago, Burlington & Quincy..	44,000 00	44,000 00
Illinois Central....	30,000 00	29,400 00
Chicago, Rock Island & Pacific.	10,000 00	8,200 00
Lake Shore & Mich. Southern..	20,000 00	26,000 00
Chicago & Northwestern.....	20,000 00	22,400 00
Boston & Albany.....	7,500 00	15,750 00
Boston & Maine.....	5,000 00	8,500 00
BANK STOCKS—		
Merchants Nat'l, Manch'r, N. H.	10,000 00	12,500 00
Merch. Nat'l, Kansas City, Mo..	5,000 00	5,000 00
Pemige. Nat'l, Plymouth, N. H.	6,000 00	7,500 00
First Nat'l, Peterborough, N.H.	5,000 00	7,000 00
Lancaster Trust Co	2,500 00	2,500 00
MISCELLANEOUS—		
Minneapolis Gas Light Co. 6 p.c.	20,000 00	21,000 00
New Hamp. Trust Co. deb. 6 p.c.	30,000 00	28,500 00
Cent. L. & L. Co. deb. 6 p.c..	20,000 00	20,000 00
Johnson L. & T. Co. deb. 6 p.c.	9,500 00	9,500 00
Nash. Card & Glazed Paper Co.		
6 p.c.....	10,000 00	10,200 00
National Loan & Trust Co 6 p.c.	10,000 00	10,000 00
Grand F'ks Gas & Elec Co. 6 p.c.	10,000 00	10,000 00
Swift & Co., Chicago, 6 p.c....	25,000 00	25,500 00
Old Colony Steam'b't Co. 4½ p.c.	10,000 00	10,400 00
Amoskeag Mfg. Co., Manches-		
ter, N. H.....	10,000 00	22,000 00
Manchester Mills, Manchester,		
N. H.....	20,000 00	28,000 00

	Par Val.	Market Val.	
Stark Mills.....	10,000 00	12,000 00	
Quincy R.R. Bridge.....	8,000 00	14,000 00	
Totals	\$1,037,721 47	\$1,134,636 47	1,134,636 47

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Manchester & L. R.R. stk.....	\$800	\$1,800	}	\$2,700
Moline Plow Co. stk.....	2,000	2,000		
C. B. & Q. R.R. stk.....	8,600	7,740	}	7,000
Pullman Palace Car Co. stk....	3,600	6,840		
\$7,300-m. notes guar. by Musca-				
tine Mortgage Co.	7,300	7,300		5,700
Westchester Fire Ins. Co. stk...	1,000	1,300		1,000
Swift Refrig. Trans. Co. stk ...	30,000	36,000		25,000
\$23,000-C., B. & Q. R.R. (Iowa			}	20,000
div) 4 p.c. bds.....	23,000	21,620		
\$3,000-U. P. 1st m. 6 p.c. bds...	3,000	3,180		
Totals	\$79,300	\$87,780	\$61,400	61,400 00

Cash in Company's principal office.....	27,401 71
Cash in bank	71,645 12
Interest due and accrued on stocks and bonds.....	6,222 00
Interest due and accrued on collateral loans.....	Nothing.
Gross premiums in due course of collection.....	110,866 17
Assets of the Company at their actual value.....	\$1,985,821 33

III. LIABILITIES.

Losses adjusted and unpaid.....	\$61,446 21
Losses reported and unadjusted.....	56,000 00
Losses resisted.....	Nothing.
Gross amount of unpaid losses	\$117,446 21
Unearned premiums on risks, one year or less..	\$317,955 99
Unearned premiums on risks, more than one	
year.....	398,578 15
Unearned premiums as computed above.....	716,534 14
Commissions and brokerage.....	22,173 23
Special deposits in other States in excess of present liabilities	
therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$856,153 58
Capital stock.....	700,000 00
Surplus beyond all liabilities.....	429,667 75
Total liabilities, including capital and surplus.....	\$1,985,821 33

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,047,285	36
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	161,103	20
Actual cash premiums.....	\$886,182	16
Interest on mortgages of real estate.....	34,217	21
Interest on loans and bonds, and dividends on stocks.....	62,082	92
Actual cash income.....	\$982,482	29

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$—— occurring in pre- vious years.....	\$523,501	69
Cash dividends	56,000	00
Commissions and brokerage.....	186,193	88
Salaries and fees.....	41,754	95
Taxes.....	24,502	66
All other payments.....	45,280	88
Actual cash expenditure.....	\$877,234	06

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$97,485,681	\$1,261,300 63
Written or renewed during the year.....	92,097,829	1,092,419 02
Totals.....	\$189,583,510	\$2,353,719 65
Deduct those expired and marked off.....	81,148,438	911,497 54
In force at the end of the year.....	\$108,435,072	\$1,442,222 11
Deduct amount reinsured.....	4,331,153	51,122 86
Net amount in force.....	\$104,103,919	\$1,391,099 25

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$37,191,707	\$635,911	99 1-2	\$317,955 99
1891....	Two years.....	739,623	7,206	30 1-4	1,801 57
1892....		534,088	5,548	09 3-4	4,161 07
1890....	Three years....	11,915,679	136,922	76 1-6	22,820 46
1891....		10,101,419	125,868	02 1-2	62,934 01
1892....		14,184,928	154,061	90 5-6	128,384 92
1889....	Four years.....	955,785	9,657	64 1-8	1,207 20
1890....		891,314	8,926	91 3-8	3,347 59
1891....		942,858	9,391	71 5-8	5,869 81
1892....		994,472	9,798	74 7-8	8,573 90
1888....	Five years.....	3,506,811	39,212	57 1-10	3,921 25
1889....		4,751,187	54,294	96 3-10	16,288 49
1890....		5,062,081	55,475	88 1-2	27,737 94
1891....		6,069,274	67,048	37 7-10	46,933 86
1892....		6,262,693	71,773	41 9-10	64,596 08
Totals.....		\$104,103,919	\$1,391,099	25	\$716,534 14

Premiums received since the organization of the Company...	\$9,337,978 11
Losses paid since the Company organized.....	4,836,812 31
Cash dividends paid stockholders.....	644,000 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	228,500 00
Losses incurred during the year.....	546,888 42

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,508,527 00
Premiums received.....	24,997 56
Losses paid.....	14,266 08
Losses incurred ...	13,935 71

NEW YORK BOWERY FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, September, 1833.

HENRY SILBERHORN, *President.*J. FRANK PATTERSON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$16,200 00
Interest accrued on bond and mortgage loans.....	113 35
Value of lands and buildings mortgaged.	\$16,000 00
Buildings (insured for \$21,500).....	30,500 00
Total	\$46,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL STOCKS AND BONDS —			
New York city cons.....	\$150,000 00	\$150,000 00	
Minneapolis, Minn., 6 p.c.....	1,000 00	1,000 00	
RAILROAD BONDS —			
Evansville & Indianapolis 1st m.	10,000 00	11,100 00	
Rome, Wat. & Ogd. 1st m.	2,000 00	2,240 00	
Broadway & Seventh Avenue ..	21,000 00	21,480 00	
RAILROAD STOCKS —			
N. Y., Lackawanna & West....	30,000 00	34,162 38	
Chicago & Rock Island.....	22,000 00	18,232 50	
N. Y. Central & Hudson River.	60,000 00	65,100 00	
Long Island	20,000 00	21,000 00	
Chicago & Northwestern.....	10,000 00	11,137 50	
Rome, Wat. & Ogd.....	24,000 00	26,640 00	
Totals	\$350,000 00	\$362,452 38	362,452 38

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Ches. & O. R.R. bd., ser. "A".	\$1,000	\$1,170 00	\$700 00	
Union Pacific R.R. s.f. bond...	1,000	1,037 50	1,000 00	
Oriental Bank, N.Y., stock	1,250	2,875 00	2,000 00	
Totals.....	\$3,250	\$5,082 50	\$3,700 00	3,700 00
Cash in Company's principal office.....				880 46
Cash in bank.....				13,174 90
Interest due and accrued on stocks.....				2,729 15
Interest due and accrued on collateral loans.....				111 00
Gross premiums in due course of collection.....				117,119 26
Reinsurance due.....				4,216 66
Assets of the Company at their actual value.....				\$520,697 16

III. LIABILITIES.

Losses adjusted and unpaid.....	\$56,201 32	
Losses reported and unadjusted.....	49,326 48	
Losses resisted.....	2,689 38	
Gross amount of unpaid losses.....	\$108,217 18	
Deduct reinsurance.....	49,072 20	
Net amount of unpaid losses.....		\$59,144 98
Unearned premiums on risks, one year or less..	\$119,506 21	
Unearned premiums on risks, more than one year.....	46,201 89	
Unearned premiums as computed above.....		165,708 10
Commissions and brokerage.....		23,081 27
Cash dividends to stockholders remaining unpaid.....		1,976 50
Due for salaries, rent, advertising, etc.....		316 00
Return premiums.....		16,765 91
Reinsurance		4,500 00
Special deposits in other States in excess of present liabilities therein		Nothing.
Total liabilities, except capital and surplus.....		\$271,492 76
Capital stock.....		300,000 00
Impairment of capital*.....		— 50,795 60
Total liabilities, including impaired capital.....		\$520,697 16

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$610,936 96	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	258,743 86	
Actual cash premiums.....		\$352,193 10
Interest on mortgages of real estate.....		907 00
Interest on loans and bonds, and dividends on stocks.....		17,139 46
Actual cash income.....		\$370,239 56

* Impairment remedied in January, 1893, by reduction of capital to \$200,000.

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$86,569.06 occurring in previous years).....	\$366,443 82	
Deduct salvage and reinsurance.....	119,030 64	
Net amount paid for losses.....		\$247,413 18
Cash dividends.....		18,240 75
Commissions and brokerage.....		138,418 71
Salaries and fees.....		28,885 09
Taxes.....		9,995 39
All other payments.....		31,211 56
Actual cash expenditure		\$474,164 68

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$63,638,213	\$573,286 70
Written or renewed during the year.....	36,196,486	634,938 81
Totals.....	\$99,834,699	\$1,208,225 51
Deduct those expired and marked off.....	19,689,679	710,617 63
In force at the end of the year.....	\$80,145,020	517,607 88
Deduct amount reinsured.....	64,539,636	351,899 78
Net amount in force.....	\$15,605,384	\$165,708 10

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$6,382,606	\$239,012 42	1-2	\$119,506 21
1891....	Two years.....	136,949	1,321 00	1-4	330 25
1892....		268,445	1,865 51	3-4	1,399 13
1890....	Three years.....	3,006,311	11,979 29	1-6	1,996 55
1891....		627,319	6,736 12	1-2	3,368 06
1892....	Four years.....	4,263,930	38,791 13	5-6	32,325 94
1889....		8,850	266 61	1-8	33 32
1890....		15,808	66 19	3-8	24 81
1891....		19,387	287 52	5-8	179 70
1892....	Five years.....	33,000	252 70	7-8	221 13
1888....		184,489	1,959 06	1-10	195 90
1889....		21,831	208 77	3-10	62 63
1890....		53,076	445 62	1-2	221 81
1891....		151,054	955 43	7-10	668 80
1892....		432,329	5,747 62	9-10	5,172 86
Totals.....		\$15,605,384	\$309,894 99		\$165,708 10

Premiums received since the organization of the Company...	\$9,830,235 96
Losses paid since the Company organized.....	4,948,676 89
Cash dividends paid stockholders.....	2,927,500 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	77,400 00
Losses incurred during the year.....	214,519 73
Loaned to officers and directors.....	1,000 00
Loaned to stockholders not officers.....	700 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,702,245 00
Premiums received	16,189 24
Losses paid.....	6,892 99
Losses incurred.....	5,886 80

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, August, 1850.

PETER NOTMAN, *President.*

GEORGE C. HOWE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$778,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	33,900 00
Interest accrued on bond and mortgage loans.....	798 75
Value of lands mortgaged.....	\$36,250 00
Buildings (insured for \$38,150).....	38,150 00
Totals.....	\$74,400 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS —		
U. S. 6 p.c. cur. reg., 1898-99...	\$30,000 00	\$33,900 00
United States 4 p.c. reg., 1907..	315,000 00	356,737 50

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
Dist. of Columbia 3 $\frac{65}{100}$ p.c. 1921.	28,000 00	31,920 00	
Jersey City 6 p.c. tax, 1904.....	10,000 00	11,300 00	
Kansas City 6 p.c. water, 1907..	10,000 00	10,800 00	
RAILROAD BONDS—			
Albany & Sus. 1st m. c. 1906, 7 p.c.	15,000 00	19,050 00	
Lake Erie & Western 5 p.c.....	20,000 00	22,300 00	
C., M. & St. P. 6 p.c., 1910.....	25,000 00	29,250 00	
F., E. & M. V. 6 p.c., 1933.....	25,000 00	30,750 00	
James Riv. (gu. N.P.R.R.) 6 p.c.	25,000 00	24,000 00	
N. Y. Elevated Co., 1906, 7 p.c.	20,000 00	22,700 00	
Morris & Essex 7 p.c.....	21,000 00	28,350 00	
King's Co. Elev. Co., 1925, 5 p.c.	20,000 00	20,300 00	
Seattle, L. S. & E., 1931, 6 p.c..	9,000 00	7,650 00	
Toledo, A. A. & N. W.....	4,000 00	4,000 00	
BANK STOCKS—			
American Exchange National...	45,000 00	70,650 00	
Western National.....	5,000 00	5,700 00	
RAILROAD STOCKS—			
Long Island.....	50,000 00	52,500 00	
Del., Lackawanna & Western..	10,000 00	15,387 50	
MISCELLANEOUS—			
T'n of Lake, Ill., Gas Co. bds. 6 p.c	20,000 00	21,200 00	
Chate'g'y O. & I. Co. 6 p.c. bds.	25,000 00	25,000 00	
St. P., Min. G. L. Co. b. 6 p.c., 1915	15,000 00	15,750 00	
Del. & Hudson Canal Co.'s stk.	20,000 00	26,850 00	
E. Gas L. Co., Chic., 6 p.c. bds.	25,000 00	27,250 00	
Und'w. Protec. Ass'n 5 p.c. bds.	1,000 00	1,000 00	
Consolidated Gas Co. stk.....	10,000 00	12,700 00	
Totals.....	\$803,000 00	\$926,995 00	926,995 00

Loans on Collateral.

	Par Val.	Market Val.	Am't. Loaned.	
City of Elizabeth, N.J., bds. 4 p.c..	\$1,000	\$1,000	\$750	
Ala. Midland R. Co. 1st m. bds...	2,000	1,800	1,500	
City of Elizabeth, N. J., bds. 4 p.c..	500	500	1,000	
Stamford, Conn., Water Co. stk...	700	700		
Totals.....	\$4,200	\$4,000	\$3,250	\$3,250 00
Cash in Company's principal office.....			24,044	27
Cash in bank.....			146,375	67
Interest due and accrued on stocks.....			4,325	00
Interest due and accrued on collateral loans.....			99	60
Gross premiums in due course of collection.....			254,827	62
Rents due and accrued.....			5,990	98
Reinsurance due.....			11,067	58
All other property.....			517	95
Assets of the Company at their actual value.....			\$2,190,192	42

III. LIABILITIES.

Losses adjusted and unpaid.....		
Losses reported and unadjusted.....	\$190,992	01
Losses resisted.....	46,695	91
Gross amount of unpaid losses.....		\$236,687 92
Unearned premiums on risks, one year or less.	\$505,310	08
Unearned premiums on risks, more than one year	448,518	17
Unearned premiums on inland navigation risks.	19,295	37
Unearned premiums as computed above	973,123	62
Commissions and brokerage.....	36,890	63
Cash dividends to stockholders remaining unpaid.....	338	50
Reinsurance.....	4,991	71
For contingent emergencies.....	25,000	00
Special deposits in other States in excess of present liabilities therein.....	17,741	27
Total liabilities, except capital and special funds,	\$1,294,773	65
Capital stock	500,000	00
Special reserve fund of stockholders.....	250,000	00
Guaranty surplus fund.....	145,418	77
Total liabilities, including capital and special funds,	\$2,190,192	42

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$2,181,732 34	\$47,231 00
Deduct reinsurance, rebate, abatements, and return premiums..	1,253,755 27	10,428 37
Actual cash premiums...	\$927,977 07	\$36,802 63
Interest on mortgages of real estate.....		1,465 70
Interest on loans and bonds, and dividends on stocks.....		55,436 91
Rents		25,753 81
Actual cash income.....		\$1,047,436 12

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amount paid for losses.....	\$1,352,522 74	\$16,810 35
Deduct salvage and reinsurance..	180,188 22	1,951 89
Net amount paid for losses,	\$1,172,334,52	14,858 46
Cash dividends.....		50,027 50
Commissions and brokerage.....		65,181 88
Salaries and fees.....		139,758 29
Taxes		50,233 17
All other payments.....		150,327 12
Actual cash expenditure.....		\$1,642,720 94

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$379,159,760 00	\$3,254,008 94
Written or renewed during the year.....	216,583,068 00	2,154,420 70
Totals	\$595,742,828 00	\$5,408,429 64
Deduct those expired and marked off	256,108,759 00	2,350,126 00
In force at the end of the year.....	\$339,634,069 00	\$3,058,303 64
Deduct amount reinsured	143,374,914 00	1,191,077 59
Net amount in force.....	\$196,259,155 00	\$1,867,226 05

	Marine and inland.	Premiums.
In force at the end of the year.....	\$1,465,469 00	\$38,590 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less..	\$86,452,187 00	\$1,010,620 17	1-2	\$505,310 08
1891....	Two years.....	1,008,397 00	5,974 37	1-4	1,493 59
1892....		596,973 00	5,455 70	3-4	4,091 77
1890....	Three years.....	27,375,956 00	179,246 38	1-6	29,874 39
1891....		29,419,352 00	182,127 89	1-2	91,063 94
1892....	Four years.....	28,100,533 00	213,779 23	5-6	178,149 36
1889....		385,271 00	3,588 09	1-8	448 51
1890....	Five years.....	189,037 00	2,204 53	3-8	826 70
1891....		366,475 00	2,216 24	5-8	1,385 15
1892....	Six years.....	456,894 00	4,390 87	7-8	3,842 01
1888....		3,300,476 00	38,856 13	1-10	3,885 61
1889....	Seven years.....	3,636,631 00	42,395 57	3-10	12,718 67
1890....		4,945,232 00	55,429 68	1-2	27,714 84
1891....	Eight years.....	5,184,331 00	57,815 35	7-10	40,470 75
1892....		4,841,410 00	58,392 09	9-10	52,552 88
Totals.....		\$196,259,155 00	\$1,862,492 29		\$953,828 25

Premiums received since the organization of the Company...	\$32,088,796 02
Losses paid since the organization of the Company.....	17,356,085 78
Cash dividends paid stockholders.....	2,234,000 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	194,050 00
Losses incurred during the year (fire, \$1,047,445.65; marine and inland, \$19,588.18).....	1,067,033 83
Loaned to officers and directors.....	3,250 00

Special deposits elsewhere for the exclusive protection of
policy-holders there :

State or Country.	Val. of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia	\$28,375 00	\$20,333 43	\$8,041 57
Virginia.....	28,375 00	18,675 30	9,699 70
Totals.....	\$56,750 00	\$39,008 73	\$17,741 27

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$6,266,714 00
Premiums received.....	58,867 05
Losses paid.....	21,571 99
Losses incurred	22,087 98

NORTH AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January, 1873.

SILAS PEIRCE, *President.*

CHARLES E. MACULLAR, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$44,575 00
Loans on bond and mortgage (first liens), not more than one year's interest due	53,340 00
Interest accrued on bond and mortgage loans	684 15
Value of lands mortgaged.....	\$37,650 00
Buildings (insured for \$58,850).....	69,900 00
Total.....	\$107,550 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States reg. 4 p.c.....	\$15,000 00	\$16,950 00
RAILROAD BONDS—		
Chic., Mil. & St. Paul 7 p.c.....	5,000 00	6,450 00
Chic., Bur. & Quincy 4 p.c.	5,000 00	4,400 00

	Par Value.	Market Value.	
Chic., Bur. & Quincy 7 p.c.	4,000 00	4,240 00	
Northern Pacific 4 p.c.	4,000 00	4,720 00	
Union Pacific 5 p.c.	6,000 00	5,100 00	
Oregon Ry. & Nav. Co. 6 p.c. ...	12,000 00	13,440 00	
Kan. City, Mem. & Bir. 5 p.c. ...	5,000 00	2,100 00	
Consolidated of Vermont 5 p.c. ...	5,000 00	4,750 00	
Ogdensburg & L. Champ. 6 p.c. ...	4,000 00	4,280 00	
Kan. C., Mem. & Bir. ex. bds. 6 p.c. ...	625 00	625 00	
BANK STOCKS—			
Boston, of Boston.	13,800 00	15,180 00	
City, of Boston.	5,000 00	4,375 00	
Eliot, of Boston.	10,000 00	13,537 50	
Exchange, of Boston.	1,700 00	2,350 25	
Globe, of Boston.	9,500 00	9,500 00	
Hide & Leather, of Boston.	2,900 00	3,639 50	
Merchants, of Boston.	15,000 00	22,537 50	
Old Boston, of Boston.	14,300 00	15,587 00	
Shoe & Leather, of Boston.	5,000 00	4,725 00	
State, of Boston.	10,000 00	12,475 00	
Suffolk, of Boston.	10,000 00	10,450 00	
MISCELLANEOUS—			
Old Col. Stmbt. Co. 4½ p.c. bds. ...	10,000 00	10,500 00	
Am. Sugar Refin. Co. pfd. stk. ...	10,000 00	10,200 00	
Totals.	\$182,825 00	\$202,111 75	202,111 75

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Eastern R.R. Co. bds.	\$1,000 00	\$12,025 00	\$800 00	
Provident Inst'n for Sav'gs bank account.	532 25	532 25	400 00	
Am. Sug. R. Co. pfd. stk. ...	12,000 00	12,000 00	10,000 00	
Totals.	\$13,532 25	\$24,557 25	\$11,200 00	11,200 00
Cash in Company's principal office.				2,253 41
Cash in bank.				9,948 55
Interest due and accrued on bonds.				1,695 00
Interest due and accrued on collateral loans.				122 76
Gross premiums in due course of collection.				28,329 82
Rents due and accrued.				215 00
Reinsurance.				433 95
Premiums unpaid (more than three months due).			\$79 48	
Assets of the Company at their actual value.				\$354,909 39

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,162 08	
Losses reported and unadjusted.....	14,962 46	
Losses resisted.....	Nothing.	
Gross amount of unpaid losses.....	\$21,124 54	
Deduct reinsurance.....	1,458 11	
Net amount of unpaid losses.....		\$19,666 43
Unearned premiums on risks, one year or less.	\$61,909 85	
Unearned premiums on risks, more than one year.....	51,201 91	
Unearned premiums as computed above.....		113,111 76
Commissions and brokerage.....		3,726 11
Due for salaries, rent, advertising, etc.....		376 25
Return premiums.....		142 00
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....		\$137,022 55
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		17,886 84
Total liabilities, including capital and surplus		\$354,909 39

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$205,111 82	
Deduct reinsurance, rebate, abatement, and return premiums.....	64,172 60	
Actual cash premiums.....		\$140,939 22
Interest on mortgages of real estate.....		3,292 79
Interest on loans and bonds, and dividends on stocks.....		8,223 35
Rents.....		1,679 72
From all other sources.....		744 60
Actual cash income.....		\$155,479 68

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$15,685.26 occurring in previous years).....	\$85,397 77	
Deduct salvage and reinsurance.....	10,116 86	
Net amount paid for losses.....		\$75,280 91
Cash dividends		5,000 00
Commissions and brokerage.....		27,161 58
Salaries and fees.....		16,267 47
Taxes.....		4,544 98
All other payments.....		11,242 61
Actual cash expenditure.....		\$139,497 55

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$26,706,867	\$272,853 75
Written or renewed during the year.....	20,279,441	206,308 34
Totals.....	\$46,986,308	\$479,162 09
Deduct those expired and marked off.....	20,519,453	201,310 32
In force at the end of the year.....	\$26,466,855	\$277,851 77
Deduct amount reinsured.....	4,107,199	44,236 28
Net amount in force.....	\$22,359,656	\$233,615 49

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less..	\$10,682,307	\$123,819 71	1-2	\$61,909 85
1891....	Two years.....	90,100	639 17	1-4	159 77
1892....		245,063	2,334 56	3-4	1,750 92
1890....	Three years.....	1,210,005	11,975 50	1-6	1,995 91
1891....		1,132,100	8,950 87	1-2	4,475 43
1892....		1,129,015	11,716 24	5-6	9,763 54
1889....	Four years.....	109,125	1,213 69	1-8	151 71
1890....		110,895	1,023 28	3-8	383 73
1891....		20,887	205 08	5-8	128 15
1892....		76,116	859 64	7-8	752 15
1888 ...	Five years.....	2,188,226	19,417 53	1-10	1,941 75
1889....		1,787,415	16,737 97	3-10	5,021 39
1890....		1,203,511	13,432 81	1-2	6,716 40
1891....		587,837	5,997 17	7-10	4,198 01
1892....		1,787,054	15,292 27	9-10	13,763 05
Totals.....		\$22,359,656	\$233,615 49		\$113,111 76

Premiums received since the organization of the Company..	\$2,190,416 68
Losses paid since the Company organized.....	1,021,733 46
Cash dividends paid stockholders.....	295,000 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	15,400 00
Loaned to stockholders not officers	800 00
Losses incurred during the year.....	80,776 84

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$840,819 00
Premiums received.....	7,172 36
Losses paid.....	3,270 51
Losses incurred.....	3,783 56

NORTHWESTERN NATIONAL INSURANCE COMPANY,

MILWAUKEE, WIS.

Commenced Business, July, 1869.

ALFRED JAMES, *President.*JOHN P. MCGREGOR, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$501,300 00
Interest accrued on mortgage loans.....	4,491 54
Value of lands mortgaged.....	\$1,129,975 00
Buildings (insured for \$404,650).....	687,500 00
Total.....	\$1,817,475 00

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c. reg.....	\$200,000 00	\$227,000 00
United States 6 p.c. currency...	100,000 00	114,950 00
MUNICIPAL BONDS—		
Milwaukee city 4 p.c.....	104,000 00	106,080 00
Milwaukee county 4 p.c.....	60,000 00	61,200 00
Milwaukee city 7 p.c.....	5,000 00	5,500 00
Waukesha sewerage.....	30,000 00	31,800 00
RAILROAD BONDS—		
C., M. & St. P. 1st m., C. div. 7 p.c.	150,000 00	192,000 00
C., M. & St. P. 1st m., P. du C. d. 8 p.c.	15,000 00	18,000 00
C., M. & St. P. 1st m., C. & P. 6 p.c.	50,000 00	60,000 00
Chic. & Northwestern 1st m....	50,000 00	62,500 00
Mil., L. S. & W. 1st m. 6 p.c....	50,000 00	63,500 00
Mil. & Northern 1st m. 6 p.c....	50,000 00	57,500 00
Totals.....	\$864,000 00	\$1,000,030 00

1,000,030 00

Cash in Company's principal office.....	5,231 07
Cash in bank.....	118,708 48
Interest accrued on bonds.....	4,891 67
Gross premiums in due course of collection.....	81,363 25
Bills receivable, not matured, taken for premiums.....	Nothing
All other property.....	Nothing
Assets of the Company at their actual value.....	<u>\$1,716,016 01</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$16,997 93	
Losses reported and unadjusted.....	45,424 00	
Losses resisted.....	1,200 00	
Gross amount of unpaid losses.....	<u>\$63,621 93</u>	
Deduct reinsurance.....	3,508 00	
Net amount of unpaid losses.....		<u>\$60,113 93</u>
Unearned premiums on risks, one year or less..	\$180,583 34	
Unearned premiums on risks, more than one year	444,030 09	
Unearned premiums on inland navigation risks,	Nothing	
Unearned premiums as computed above.....		624,613 43
Commissions and brokerage.....		2,031 81
Reinsurance due.....		3,934 54
All other demands.....		1,458 23
Special deposits in other States in excess of present liability therein		<u>Nothing</u>
Total liabilities, except capital and surplus.....		<u>\$710,461 94</u>
Capital stock.....		600,000 00
Surplus beyond all liabilities.....		<u>405,554 07</u>
Total liabilities, including capital and surplus.....		<u>\$1,716,016 01</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$750,233 01	\$985 95	
Deduct reinsurance, rebate, abate- ment, and return premiums..	100,336 69	189 95	
Actual cash premiums. ..	\$649,896 32	\$796 00	\$650,692 32
Interest on mortgages of real estate.....			24,587 55
Interest on loans and bonds, and dividends on stocks.....			<u>49,409 38</u>
Actual cash income.....			<u>\$724,689 25</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$51,678.64 occurring in pre- vious years).....	\$323,865 43	\$461 57	
Deduct salvage and reinsurance..	7,922 03	Nothing.	
Net amount paid for losses,	<u>\$315,943 40</u>	<u>\$461 57</u>	<u>\$316,404 97</u>

Cash dividends.....	60,000 00
Commissions and brokerage.....	131,029 94
Salaries and fees.....	61,699 00
Taxes.....	15,981 81
All other payments.....	58,507 47
Actual cash expenditure.....	\$643,623 19

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$94,300,679	\$1,118,925 30
Written or renewed during the year.....	68,122,950	764,271 76
Totals.....	\$162,423,629	\$1,883,197 06
Deduct those expired and marked off.....	55,369,820	661,027 38
In force at the end of the year.....	\$107,053,809	\$1,222,169 68
Deduct the amount reinsured.....	2,247,594	29,275 55
Net amount in force.....	\$104,806,215	\$1,192,894 13

	Marine and Inland.	Premiums.
In force at the end of the year.....	Nothing.	Nothing.

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount Covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$30,514,468	\$361,166 69	1-2	\$180,583 34
1890....	Three years.....	14,262,852	153,262 79	1-6	25,543 79
1891....		15,722,927	167,129 64	1-2	83,564 82
1892....		20,311,908	205,852 98	5-6	171,544 16
1888....		3,657,977	49,708 36	1-10	4,970 83
1889....	Five years.....	4,414,986	59,354 92	3-10	17,806 47
1890....		4,858,321	59,595 81	1-2	29,797 90
1891....		4,716,930	61,192 66	7-10	42,734 86
1892....		6,345,846	75,630 28	9-10	68,067 26
Totals.....		\$104,806,215	\$1,192,894 13		\$624,613 43

Premiums received since the organization of the company...	\$10,124,286 32
Losses paid since the Company organized.....	5,351,813 71
Cash dividends paid stockholders.....	1,041,000 00
Stock dividends declared.....	174,000 00
Stock owned by directors at par value.....	312,500 00
Losses incurred during the year (fire, \$319,154.01; marine and inland, \$17.50; tornado, \$3,785.71).....	322,957 22

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$576,841 00
Premiums received.....	4,767 18
Losses paid.....	1,155 58
Losses incurred.....	1,155 58

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1851.

FRANK T. STINSON, *President.*GEORGE JEREMIAH, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$212,400 00
Interest due and accrued on bond and mortgage loans.....	1,741 33
Value of lands mortgaged.....	\$183,400 00
Buildings (insured for \$245,200)	282,600 00
Total	\$466,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS —			
United States 4 p.c. reg., 1907..	\$121,000 00	\$137,940 00	
United States 6 p.c. reg., 1896..	17,000 00	18,360 00	
MUNICIPAL BONDS —			
N. Y. City 3 p.c. school, 1894...	112,000 00	112,000 00	
N. Y. City 3 p.c. water, 1905....	110,000 00	111,100 00	
N. Y. City 3 p.c. water, 1907....	25,000 00	25,250 00	
RAILROAD BONDS—			
Broadway & Seventh Av. 5 p.c.	10,000 00	10,500 00	
RAILROAD STOCKS—			
N. Y. C. & H. R.....	20,000 00	21,800 00	
Rome, Wat. & Ogdensburg ...	15,000 00	16,650 00	
Totals	\$430,000 00	\$453,600 00	453,600 00

Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Syracuse, Bing. & N. Y. R.R. 1st m. bds.....	\$2,000	\$2,610	\$1,500	1,500 00
Cash in Company's principal office.....				6,197 89
Cash in bank.....				12,552 04
Interest due and accrued on stocks and bonds				3,609 17
Gross premiums in due course of collection				55,655 56
Reinsurance due.....				44 85
Assets of the Company at their actual value.....				<u>\$747,300 84</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$16,513 94	
Losses reported and unadjusted.....	30,220 50	
Losses resisted	<u>750 00</u>	
Gross amount of unpaid losses.....	\$47,484 44	
Deduct reinsurance.....	<u>7,332 87</u>	
Net amount of unpaid losses.....		\$40,151 57
Unearned premiums on risks, one year or less..	\$131,011 57	
Unearned premiums on risks, more than one year,	<u>107,353 44</u>	
Unearned premiums as computed above.....		238,365 01
Commissions and brokerage...		13,378 27
Due for salaries, rent, advertising, etc.....		383 33
Return premiums.....		4,000 00
Reinsurance.....		3,577 10
Special deposits in other States in excess of present liabilities therein.....		<u>Nothing.</u>
Total liabilities, except capital and surplus		\$299,855 28
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		<u>247,445 56</u>
Total liabilities, including capital and surplus.....		\$747,300 84

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$403,514 31	
Deduct reinsurance, rebate, abatement, and return premiums	<u>84,676 24</u>	
Actual cash premiums.....		\$318,838 07
Interest on mortgages of real estate.....		9,170 73
Interest on loans and bonds, and dividends on stocks.....		14,804 17
Rents		<u>Nothing.</u>
Actual cash income.....		\$342,812 97

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$28,722.23 occurring in previous years).....	\$180,612 05	
Deduct salvage and reinsurance.....	22,476 79	
Net amount paid for losses.....		\$158,135 26
Cash dividends.....		20,000 00
Commissions and brokerage.....		66,944 68
Salaries and fees.....		23,978 24
Taxes.....		6,138 49
All other payments.....		17,278 59
Actual cash expenditure.....		\$292,475 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$48,267,956	\$409,511 41
Written or renewed during the year.....	45,322,510	423,324 54
Totals.....	\$93,590,466	\$832,835 95
Deduct those expired and marked off.....	37,700,151	329,292 28
In force at the end of the year.....	\$55,890,315	\$503,543 67
Deduct amount reinsured.....	4,242,425	39,321 29
Net amount in force.....	\$51,647,890	\$464,222 38

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892 ...	One year or less,	\$25,836,164	\$262,023 14	1-2	\$131,011 57
1891....	Two years.....	136,331	632 48	1-4	158 12
1892....		164,733	1,312 38	3-4	984 29
1890....	Three years....	6,404,508	43,209 34	1-6	7,201 56
1891....		6,455,284	44,805 98	1-2	22,402 99
1892....		8,023,936	61,210 51	5-6	51,008 76
1889....	Four years.....	93,100	796 15	1-8	99 52
1890 ...		68,780	939 46	3-8	352 29
1891....		92,084	712 40	5-8	445 25
1892....		59,400	676 27	7-8	591 71
1888....	Five years.....	1,007,512	10,965 07	1-10	1,096 51
1889....		794,929	8,681 34	3-10	2,604 39
1890....		758,169	8,584 70	1-2	4,292 35
1891....		754,440	7,950 77	7-10	5,565 54
1892....		998,520	11,722 39	9-10	10,550 16
Totals,.....		\$51,647,890	\$464,222 38	...	\$238,365 01

Premiums received since the organization of the Company..	\$6,392,847 00
Losses paid since the Company organized.....	3,280,131 43
Cash dividends paid stockholders.....	1,338,000 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	40,200 00
Losses incurred during the year.....	167,669 75

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$3,044,462 00
Premiums received.....	25,134 08
Losses paid.....	5,823 37
Losses incurred.....	5,648 79

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, April, 1825.

R. DALE BENSON, *President.*W. GARDNER CROWELL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$134,500 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	495,320 00
Interest accrued on bond and mortgage loans.....	6,916 22
Value of land mortgaged.....	} \$1,679,400 00
Buildings (insured for \$334,550).....	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c. loan.....	\$45,000 00	\$51,300 00
MUNICIPAL AND COUNTY BONDS—		
Philadelphia city loans..	40,000 00	45,450 00
Huntington Co., Ind., Gravel Road 6 p.c. loan.....	20,000 00	20,800 00
Harrisburg city 6 p.c.....	18,000 00	18,740 00
W. Knoxville Gen. Imp. Co. 6 p.c. loan.....	20,000 00	22,000 00

	Par Value.	Market Value.
St. Louis city 6 p.c.....	25,000 00	30,000 00
Cincinnati city 7 $\frac{3}{8}$ p.c.....	38,000 00	47,880 00
Cincinnati city 7 p.c.....	10,000 00	12,200 00
Cincinnati city 6 p.c.....	5,000 00	5,200 00
City of Springfield, Ill., fdg 5 p.c.	35,000 00	36,050 00
City of Springfield, Ill., 8 p.c...	10,000 00	10,800 00
City of Topeka, Kan., int. im.		
6 p.c. loan.....	45,216 00	46,350 00
Kansas City, Kan., in. im. 6 p.c.		
loan.....	18,000 00	18,000 00
Newark city 7 p.c. loan.....	20,000 00	20,700 00
RAILROAD BONDS—		
Wabash 2d m. 5 p.c. loan.....	20,000 00	16,000 00
Pitts. Junc. Ter. 1stm. 5 p.c. loan.	25,000 00	25,000 00
N. & N. Y. 1st m. 5 p.c. loan...	15,000 00	15,750 00
No. Central cons. m. 6 p.c. loan.	30,000 00	35,400 00
B. & O. Equip. Assn. 5 p.c. loan.	32,000 00	32,000 00
B. & O. cons. m. 5 p.c. loan....	50,000 00	57,500 00
Baltimore Belt 1st m. 5 p.c. loan.	50,000 00	51,500 00
Atlantic City Co. m. 5 p.c. loan.	30,000 00	31,200 00
Camden Horse R.R. Co. 1st m.		
5 p.c. loan.....	25,000 00	25,000 00
Phil. & Erie g. m. 6 p.c. loan..	75,000 00	85,500 00
Penn. con. 5 p.c. loan	71,000 00	79,520 00
Penn. con. m. 6 p.c. loan.....	28,000 00	33,320 00
United Co's of N. J. con. m.		
6 p.c. loan.....	60,000 00	63,000 00
Ea'n & Amb. Co. con. 5 p.c. l'n.	50,000 00	54,750 00
Phil. & Rdg. con. 7 p.c. loan...	20,000 00	25,600 00
Phil. & Rdg. 1st m. 6 p.c. loan.	17,500 00	21,875 00
Phil. & Rdg. g. m. 4 p.c. loan..	50 000 00	43,000 00
Phil. & Rdg. 3d pref. 5 p.c. l'n..	6,000 00	3,600 00
Phil. & Rdg. Car Trust G. & W.		
5 p.c. loan.....	50,000 00	50,000 00
Phil. & Rdg. imp. m. 6 p.c. loan.	25,000 00	26,500 00
Phil. & Rdg. Ter. Co. fifty year		
5 p.c. loan.....	50,000 00	53,250 00
Lehigh Val. 1st m. 6 p.c. l'n....	33,000 00	36,300 00
Lehigh Val. con. m. 6 p.c. l'n....	50,000 00	64,000 00
Lehigh Val. 1st m. 4 $\frac{1}{2}$ p. c. loan.	50,000 00	51,750 00
Elmira & Wpt. 1st m. 6 p.c. l'n.	25,000 00	30,000 00
West Jersey 1st m. 7 p.c. loan..	10,000 00	11,700 00
Penn. & N. Y. Canal & R.R. Co.		
7 p.c. loan.....	24,000 00	30,000 00
Penn. & N. Y. Canal & R.R. Co.		
con. m. 4 p.c. loan.....	75,000 00	75,000 00
Penn. & N. Y. Canal & R.R. Co.		
con. m. 5 p.c. loan.....	25,000 00	27,750 00
W. Penn. 1st m. 6 p.c. loan	4,000 00	4,040 00

	Par Value.	Market Value.
Chic. & W. Ind. 6 p.c. loan....	21,000 00	22,920 00
Chic. & W. Ind. g. m. 6 p.c. l'n.	20,000 00	23,000 00
The Jacksonv., Louisv. & St. L.		
1st. m. con. 5 p.c. loan.....	32,000 00	30,600 00
Shamokin, S'bury & Lewisburg		
5 p.c. loan.....	20,000 00	20,600 00
Corn'g, Cow. & Ant'm 6 p.c. l'n	17,000 00	17,000 00
T. H. & L. Ext. m. 6 p.c. loan.	50,000 00	52,500 00
N. Y. & Long Brch. 5 p.c. loan.	25,000 00	26,750 00
N. Pac. g. m. 6 p.c. loan.....	40,000 00	47,200 00
St. Paul & N. Pac. 6 p.c. loan..	30,000 00	36,000 00
Pitts., McK. & Y. 6 p.c. loan...	20,000 00	24,000 00
Pitts., Y'town & Ash. 1st m. con.		
5 p.c. loan.....	25,000 00	26,000 00
C., C., & I. g. m. 6 p.c. loan.	30,000 00	36,900 00
G. Rap. & Ind. con. m. 5 p.c. l'n.	21,000 00	13,650 00
N. Y. L. Erie & W. col. trust		
6 p.c. loan.....	23,000 00	23,070 00
Oregon & Pacific 6 p.c. loan...	20,000 00	5,000 00
Allegheny Valley 7 $\frac{3}{8}$ p.c.....	10,000 00	11,100 00
RAILROAD STOCKS—		
Bellefonte Central	22,000 00	11,000 00
Phila., Wil. & Balt. t. c. 4 p.c...	100,000 00	102,000 00
Phila., Wil. & Balt. 4 p.c. loan..	15,000 00	15,000 00
BANK STOCK—		
Philadelphia National	20,000 00	40,600 00
MISCELLANEOUS—		
Lehigh Valley Coal Co. 5 p.c...	25,000 00	25,750 00
Knoxville Water Co. 6 p.c. loan.	15,000 00	15,000 00
American Steamship Company,		
of Phila., 6 p.c. loan.....	15,000 00	15,535 00
Lehigh Coal & Nav. Co. 6 p.c.		
gold loan.....	20,000 00	21,800 00
Ches. & Del. Canal Co., 1st m.		
6 p.c. loan.....	10,000 00	6,200 00
Del. Div. Canal Co., 6 p.c. loan.	25,000 00	25,000 00
Car Trust of N. Y., No. 2, 6 p.c.		
loan.....	14,000 00	13,300 00
Huntington & Broad Top Car		
Trust fund loan.....	30,000 00	30,000 00
Huntington & Broad Top Car		
Trust 5 p.c. loan.....	10,000 00	10,000 00
Philadelphia Bourse stk.....	500 00	250 00
Totals.....	\$2,150,216 00	\$2,295,000 00
		2,295,000 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Ger. Am. Fire Ins. Co. stk.....	\$1,000	\$3,100	\$2,200
Manayunk National Bk. stk.....	1,500	2,700	2,000
Ninth National Bk. stk.....	1,000	1,440	2,500
Moorestown National Bk. stk.....	500	1,000	
Fire Ins.Co. of the Co. of Phila stk.	500	610	
Penn.Co. for Ins. on Lives, etc., stk.	900	4,770	5,000
Penn. Fire Ins. Co. stk.....	500	1,500	
United Companies of N. J. stk....	400	920	
Ins. Co. of North America, stk...	650	1,495	9,000
Germania Fire Ins. Co. stk.....	2,600	4,550	
Manayunk National Bk. stk.....	4,000	7,200	
Northwestern National Bk. stk...	2,500	3,925	10,000
Calumet & Heckla Mining Co. stk.	2,375	27,550	
Huntington & Broad Top R.R.Co. com. stk.....	15,000	12,000	
Northern Pacific R.R. Co. pfd. stk.	30,000	13,650	15,000
Phila. & Erie R.R. Co. stk.....	5,000	3,250	
Hunt. & Bd. Top R.R.Co. c. stk...	15,000	9,600	
Metropolitan Traction Co. stk....	10,000	13,625	20,000
Metropolitan Traction Co. stk....	20,000	27,250	
Baltimore Traction Co. stk.....	2,500	2,850	
Metropolitan Traction Co. stk....	10,000	13,625	18,000
Philadelphia Traction Co. stk....	5,000	11,550	
Lehigh Valley R.R. Co. stk.....	35,000	40,250	35,000
Lehigh Valley R.R. Co. stk.....	25,000	28,750	25,000
Lehigh Valley R.R. Co. stk.....	25,000	28,750	25,000
Lehigh Valley R.R. Co. stk.....	25,000	28,750	25,000
Lehigh Valley R.R. Co. stk.....	25,000	28,750	25,000
Lehigh Valley R.R. Co. stk.....	25,000	28,750	25,000
Del. & Bound Bk. R.R. Co. stk..	40,900	65,440	50,000
Del. & Bound Bk. R.R. Co. stk..	25,000	40,000	30,000
Del. & Bound Bk. R.R. Co. stk..	20,000	32,000	25,000
Del. & Bound Bk. R.R. Co. stk..	27,500	44,000	33,000
Hunt. & Bd. Top R.R. Co. c. stk.	4,000	4,000	25,000
Hunt. & Bd. Top R.R.Co. pfd.stk.	5,000	5,500	
Northern Pacific R.R. Co. stk....	10,000	1,600	
People's Pass. R.R. Co. stk.....	5,000	11,500	15,000
Chic., Mil. & St. P. R.R. Co. stk.	10,000	7,750	
Hunt. & Bd. Top R.R. Co. pfd.stk.	10,000	11,000	
United Gas Improvement Co. stk.	5,000	6,500	20,000
Hestonville Pass. R.R. Co. stk...	16,100	12,719	
Baltimore Traction Co. stk.....	8,750	9,975	
Northern Pacific R.R. Co. stk....	20,000	3,200	31,000
Del. & Bd. Brook R.R. Co. stk..	10,000	16,000	
North Pennsylvania R.R. Co. stk.	11,050	18,785	
Union Insurance Co. stk.....	1,395	1,125	

	Par Val.	Market Val.	Amt. Loaned.
Western National Bank stk.....	1,250	2,450	15,000
Keystone Watch Case Co. stk....	5,000	5,000	
N. E. Loan & Trust Co., stk....	5,000	6,750	
Lombard In'tm't Debenture 5 p.c.	5,000	4,750	
Lehigh Coal & Navigation Co. stk.	5,250	5,512	5,000
C'm'nw'lth Title Ins. & T. Co. stk.	500	800	
Pittsb'g, Cin. & St. Louis 7 p.c...	1,000	1,160	
Boston United Gas bonds 5 p.c...	25,000	21,750	25,000
Pennsylvania R.R. Co. stk.....	2,000	2,180	
North Pennsylvania R.R. Co. stk.	3,000	5,100	
Girard Fire Insurance Co. stk....	500	1,750	7,000
German American Ins. Co. stk....	1,000	3,100	
Gloucester Turnpike Co. 6 p.c....	10,000	10,000	
Texas & Pac.R.R. Co. 2d m. 5 p.c.,	5,000	1,350	20,000
Baltimore Traction Co. stk.....	5,000	5,700	
Metropolitan Traction Co. stk....	10,000	13,625	
Hestonv'le Pas'ger R.R. Co. stk.	5,000	3,950	
Lehigh Valley R.R. Co. stk.....	10,000	11,500	15,000
Chesap'ke & Ohio R.R. Co. 5 p.c.	6,000	6,090	
Hunt'g'n & B. T. con. m. 5 p.c..	2,000	2,060	16,000
Sch'kill R'r E. S. R.R. Co. 5 p.c..	1,000	1,085	
Texas & P. R.R. Co. 2d m. 5. p.c.	15,000	4,050	
Northern Pac. R.R. Co. pfd. stk..	10,000	4,550	
Northern Pac. R.R. Co. com. stk.	20,000	3,200	
Hestonville Pas. R.R. Co. stk....	5,000	3,950	575
Lehigh Valley R. R. Co. stk.....	500	575	
Totals.....	\$680,620	\$775,241	\$605,700
Cash in Company's principal office.....			2,156 73
Cash in bank.....			73,585 95
Interest due and accrued on collateral loans.....			3,873 81
Gross premiums in due course of collection.....			206,686 54
Rents due and accrued.....			641 66
Premiums payable direct to home office.....			30,306 37
Assets of the Company at their actual value.....			\$3,854,687 28

III. LIABILITIES.

Losses adjusted and unpaid.....	\$38,732 56	
Losses reported and unadjusted.....	137,090 65	
Losses resisted.....	7,860 00	
Gross amount of unpaid losses.....		\$183,683 21
Unearned premiums on risks, one year or less..	\$643,891 49	
Unearned premiums on risks, more than one year	478,897 50	
Unearned premiums, as computed above.....		1,122,788 99

Reclaimable on perpetual fire policies.....	695,133	13
Commissions and brokerage..	33,526	65
Special deposits in other States in excess of present liabilities therein	22,896	00
Total liabilities, except capital and surplus.....	\$2,058,027	98
Capital stock	400,000	00
Surplus beyond all liabilities.....	1,396,659	30
Total liabilities, including capital and surplus.....	\$3,854,687	28

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,812,933	47
Deduct reinsurance, rebate, abatement, and return premiums	333,211	75
Actual cash premiums.....	\$1,479,721	72
Interest on mortgages of real estate.....	22,114	66
Interest on loans and bonds, and dividends on stocks	137,769	49
Rents.....	1,962	44
Deposit premiums received on perpetual risks..	\$56,315	78
Actual cash income.....	\$1,641,568	31

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including —— occurring in previous years).....	\$936,547	38
Cash dividends.....	60,000	00
Commissions and brokerage.....	373,171	75
Salaries and fees.....	49,590	00
Taxes.....	31,902	50
All other payments.....	72,904	83
Deposit premiums, returned on perpetual risks.	\$26,225	19
Actual cash expenditure.....	\$1,524,116	46

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$165,490,998	\$2,006,087
Written or renewed during the year.....	159,684,995	1,856,246
Totals.....	\$325,175,993	\$3,862,334
Deduct those expired and marked off.....	128,530,580	1,552,295
In force at the end of the year.	\$196,645,413	\$2,310,038
Deduct amount reinsured.....	10,246,516	121,060
Net amount in force.....	\$186,398,897	\$2,188,978

Perpetual Risks.

	Risks.	Deposits.
Perpetual risks in force on the 31st day of December of the preceding year.....	\$29,042,309	\$727,378 24
Perpetual risks written during the year.....	2,259,645	56,315 78
Totals	\$31,301,954	\$783,694 02
Deduct those marked off.....	920,147	26,225 19
In force at the end of the year.....	\$30,381,807	\$757,468 83
Losses incurred on perpetual risks during the year.....		23,000 00
Losses paid on perpetual risks during the year.....		22,709 62

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$104,476,448	\$1,287,782 98	1-2	\$643,891 49
1891....	Two years.....	657,535	6,890 68	1-4	1,722 67
1892....		700,893	7,248 50	3-4	5,436 38
1890....	Three years.....	11,524,696	133,399 25	1-6	22,233 21
1891....		13,437,252	147,109 57	1-2	73,554 78
1892....		15,297,483	160,293 80	5-6	133,578 15
1889 ...	Four years.....	433,770	4,063 73	1-8	507 96
1890....		522,163	4,699 38	3-8	1,762 27
1891....		730,670	8,095 56	5-8	5,059 72
1892....		925,500	9,483 27	7-8	8,297 86
1888....	Five years.....	5,441,921	61,183 15	1-10	6,118 31
1889....		6,318,905	71,908 81	3-10	21,572 64
1890....		7,619,181	85,524 08	1-2	42,762 04
1891....		8,037,074	86,015 31	7-10	60,210 71
1892....		8,452,394	89,940 96	9-10	80,946 87
1892....	Seven years	567,862	9,269 62		3,678 71
1892....	Ten years.....	1,255,150	16,069 55		11,455 22
Totals.....		\$186,398,897	\$2,188,978 20		\$1,122,788 99

Premiums received since the organization of the Company..	\$22,428,548 00
Losses paid since the Company organized.....	13,169,289 00
Cash dividends paid stockholders.....	2,589,000 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	55,100 00
Loaned to stockholders not officers.....	10,000 00
Losses incurred during the year.....	970,000 00

Special deposits elsewhere for the exclusive protection of policy-holders there :

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia.....	\$28,500 00	\$16,581 00	\$11,919 00
Virginia.....	22,800 00	11,823 00	10,977 00
Totals.....	\$51,300 00	\$28,404 00	\$22,896 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,252,151 76
Premiums received.....	23,325 56
Losses paid.....	13,455 63
Losses incurred.....	15,603 61

PEOPLE'S FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

Commenced Business, November, 1885.

JOSEPH C. MOORE, *President.*S. B. STEARNS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Loans and bond and mortgage (first liens), not more than one year's interest due.....	\$300,700 60
Interest accrued on bond and mortgage loans.....	5,131 49
Value of lands mortgaged.....	\$290,670 00
Buildings (insured for \$165,050).....	220,210 00
Total.....	\$510,880 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p.c.....	\$30,000 00	\$35,000 00
State of Ill., drainage, 7 p.c....	7,000 00	8,000 00
COUNTY AND MUNICIPAL BONDS—		
Waubunsee County, Kan., 6 p.c.	5,000 00	6,000 00
Hillsboro County, N. H., 6 p.c..	2,500 00	2,750 00
Chichester, N. H., 4 p.c.....	1,000 00	1,060 00
City of Portsmouth, N. H., 4 p.c.	10,000 00	10,500 00
Jaffrey, N. H., 4 p.c.....	2,500 00	2,500 00
City of Manchester, N.H., 6 p.c.	3,500 00	3,850 00

	Par Value.	Market Value.	
City of Rapid City, Dak., 7 p.c..	1,000 00	1,100 00	
San Miguel Co., N. M., 6 p.c....	5,000 00	5,500 00	
City of So. Omaha, paving, 7 p.c.	4,500 00	4,500 00	
City of So. Omaha, grading, 7 p.c.	4,000 00	4,000 00	
Park Place P.O., Ore., school, 6 p.c	2,500 00	2,500 00	
Town of Forman, N. D., 8 p.c..	1,000 00	1,000 00	
RAILROAD BONDS—			
James River Valley 6 p.c. (guar. by Northern Pacific).....	10,000 00	11,500 00	
Atlanta Con.St ,Atlanta,Ga.,6 p.c	12,000 00	13,200 00	
BANK STOCKS—			
New Hampshire Trust Co., 6 p.c.	25,000 00	25,000 00	
Woodv'le, N.H., guar. sav., 6 p.c.	1,000 00	1,000 00	
Un. Trust Co., Sioux City, 6 p.c.	6,000 00	7,200 00	
N. E. L. & T. Co. deb., 6 p.c...	5,000 00	5,000 00	
Nashua Trust Co. 6 p.c.....	5,000 00	5,000 00	
Granite State Trust Co. 6 p.c...	5,000 00	5,500 00	
Sec'ty Tr. Co., Nas., N. H., 8 p.c.	9,300 00	11,160 00	
Sec'ty Tr. Co., Nas., N.H., 6½ p.c.	18,000 00	18,000 00	
First Nat'l, Marion, Kan., 10 p.c.	8,800 00	10,120 00	
Winchester, N. H., Nat'l, 8 p.c.	1,000 00	1,200 00	
Nat'l Bk. of the Commonwealth, Manchester, N. H., 6 p.c....	15,000 00	16,500 00	
Nat'l Bk. of Lakep't, N.H., 6 p c.	5,000 00	5,500 00	
MISCELLANEOUS—			
Kan. In. Co., Top., Kan., 6 p.c.	12,900 00	12,900 00	
St. Cloud Gas & Elec. Co. 7 p.c..	3,000 00	3,300 00	
Manchester Elec. Lt. Co. 6 p.c..	10,000 00	11,000 00	
C. C. F. & N. Car Trust, 6 p.c..	15,000 00	15,000 00	
L. V. & L. Water Works, 6 p.c.	2,250 00	2,700 00	
Globe Inv. Co. deb. 6 p.c.....	1,900 00	1,900 00	
Merrimack Mortgage Co., Man- chester, N. H., 6 p.c.....	5,000 00	5,250 00	
Northwest Inv. Co., Montesano, Wash., 8 p.c.....	4,000 00	4,400 00	
Totals.....	\$259,650 00	\$280,590 00	280,590 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Security Tr. Co., Nashua, } N. H., stk.....	\$1,200 00	\$1,300 00	\$950 00
Mort. Note Union Tr. Co. }			
Francetown Soapstone Co., Francet'n, N. H.	12,210 00	12,210 00	5,000 00
St. L. & Fran. Ry. bds..	3,000 00	3,600 00	3,000 00
Guaranty Sav. Bk., Man- chester, N. H., stk ..	3,400 00	4,512 00	3,200 00
Lake Vil. & Laconia H. R.R., Laconia, N. H..	4,000 00	4,900 00	3,900 00

Mort. Note, J.E.Clifford.	5,750 00	5,750 00	5,000 00	
Nashua Tr. Co., Nashua, N. H., stk.....	4,400 00	4,800 00	4,400 00	
Mer. Mort. & Deb. Co., M'nchester, N.H., stk.	3,000 00	3,300 00	3,000 00	
Nat'l Bk. of C'm'nw'th, M'nchester, N.H., stk.	1,500 00	1,650 00	1,500 00	
Laconia Car Co., La- conia, N. H., stk.....	15,000 00	18,000 00	15,000 00	
Merrimack Mort.Co.stk.	2,000 00	2,200 00	2,000 00	
Ger. Fire Ins. Co. stk.. }	.....	.....	1,000 00	
Lancaster Tr. Co. stk.. }	1,000 00	1,200 00	1,000 00	
C. B. & Q. R.R., bds..	5,000 00	6,000 00	5,000 00	
Union Trust Co., Sioux City, Ia., stk..	17,638 37	20,638 87	15,000 00	
Mortgage note, \$1,800; mort. note, \$2,638.87. }				
Mer. Mort. & Deb. Co., M'nchester, N.H., stk.				
Nat'l Bk. of C'm'nw'th, M'nchester, N.H., stk.	10,000 00	11,000 00	10,000 00	
Burton Stk. Car Co. bds.	9,000 00	9,900 00	9,000 00	
	15,000 00	18,000 00	15,000 00	
Totals.....	\$113,098 37	\$128,960 87	\$102,950 00	102,950 00
Other cash loans.....				83,658 13
Cash in Company's principal office.....				16,817 71
Cash in bank.....				89,760 11
Interest due and accrued on stocks and bonds.....				6,017 56
Interest due and accrued on collateral loans.....				7,294 50
Gross premiums in due course of collection.....				119,915 18
Assets of the Company at their actual value.....				\$1,012,835 28

III. LIABILITIES.

Losses adjusted and unpaid.....	\$23,129 14	
Losses reported and unadjusted.....	25,671 92	
Losses resisted.....	2,000 00	
Gross amount of unpaid losses.....	\$50,801 06	
Deduct reinsurance.....	5,743 82	
Net amount of unpaid losses.		\$45,057 24
Unearned premiums on risks, one year or less,	\$187,081 59	
Unearned premiums on risks, more than one year.....	164,601 85	
Unearned premiums on inland navigation risks.	12,094 43	
Unearned premiums as computed above.....		363,777 87

Commissions and brokerage.....	18,000 00
Reinsurance.....	1,750 00
Return premiums	3,200 00
All other demands.....	799 03
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$432,584 14
Capital stock.....	500,000 00
Surplus beyond all liabilities.....	80,251 14
Total liabilities, including capital and surplus.....	\$1,012,835 28

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$756,949 15	\$29,001 12	
Deduct reinsurance, rebate, abatements, and return premiums..	182,074 44	1,275 47	
Actual cash premiums....	\$574,874 71	\$27,725 65	\$602,600 36
Interest on mortgages of real estate.....			19,963 25
Interest on loans and bonds, and dividends on stocks.....			21,212 36
Received for increased capital.....	\$150,000 00		
Actual cash income.....			\$643,775 97

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$36,783.12 occurring in previous years).....	\$466,993 21	Nothing.	
Deduct salvage and reinsurance..	76,686 87	Nothing.	
Net amount paid for losses,	\$390,306 34	Nothing.	\$390,306 34
Cash dividends.....			21,000 00
Commissions and brokerage.....			140,884 55
Salaries and fees.....			26,845 82
Taxes.....			14,232 43
All other payments.....			37,905 65
Actual cash expenditure.....			\$631,174 79

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$59,877,688	\$698,292 73
Written or renewed during the year.....	62,276,197	772,193 79
Totals.....	\$122,153,885	\$1,470,486 52
Deduct those expired and marked off.....	62,629,133	767,429 93
In force at the end of the year.....	\$59,524,752	\$703,056 59
Deduct amount reinsured.....	3,114,702	41,130 59
Net amount in force.....	\$56,410,050	\$661,926 00

	Marine and Inland.	Premiums.
In force at the end of the year.....	\$764,115	\$24,188 87

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$29,506,912	\$374,163 18	1-2	\$187,081 59
1891....	Two years.....	196,772	1,584 48	1-4	396 12
1892....		207,161	1,582 52	3-4	1,186 89
1890....	Three years....	2,761,976	35,400 60	1-6	5,900 10
1891....		5,618,331	59,753 12	1-2	29,876 56
1892....	Four years.....	6,497,524	68,200 98	5-6	56,834 15
1889....		337,453	3,353 52	1-8	419 19
1890....	Five years.....	516,871	5,270 40	3-8	1,976 40
1891....		489,736	5,082 88	5-8	3,176 80
1892....	Six years.....	420,944	4,228 72	7-8	3,700 13
1888....		979,641	12,968 10	1-10	1,296 81
1889....	Seven years.....	1,297,836	16,547 70	3-10	4,964 31
1890....		1,498,407	17,389 92	1-2	8,694 96
1891....	Eight years.....	2,464,301	22,902 28	7-10	16,031 59
1892....		3,616,185	33,497 60	9-10	30,147 84
Totals		\$56,410,050	\$661,926 00		\$351,683 44

Premiums received since the organization of the Company...	\$3,243,843 36
Losses paid since the Company organized.....	1,789,690 00
Cash dividends paid stockholders.....	82,500 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	161,200 00
Losses incurred during the year (fire, \$398,580.46; marine and inland, nothing).....	398,580 46

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,690,046 00
Premiums received.....	15,619 35
Losses paid.....	12,428 91
Losses incurred.....	11,187 26

PHENIX INSURANCE COMPANY,

BROOKLYN N. Y.

Commenced Business, September, 1853.

GEORGE P. SHELDON, *President.*CHARLES C. LITTLE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$401,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	157,200 00
Interest accrued on bond and mortgage loans.....	2,581 88
Value of lands mortgaged.....	\$111,400 00
Buildings (insured for \$160,800).....	196,000 00
Total.....	\$307,400 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p.c. reg.....	\$425,000 00	\$488,750 00
United States currency 6 p.c....	220,000 00	253,000 00
COUNTY AND MUNICIPAL BONDS—		
District of Columbia 3.65 p.c...	20,000 00	22,900 00
Missoula County, Mon., 7 p.c....	12,000 00	13,200 00
New York City con. stk.....	762,000 00	\$22,960 00
RAILROAD BONDS—		
Ohio Southern 6 p.c.....	25,000 00	27,500 00
Ohio Southern, car trusts.....	80,000 00	80,000 00
New York Elevated 7 p.c.....	50,000 00	57,500 00
Broadway & 7th Avenue 5 p.c..	15,000 00	15,750 00
N. Y., B. & M. B. 5 p.c.....	50,000 00	52,000 00
Kings County Elevated 5 p.c...	50,000 00	51,250 00
Pacific, of Missouri, 4 p.c.....	100,000 00	100,250 00
Toledo & Ohio Central 5 pc....	25,000 00	27,000 00
Chesapeake & Ohio 5 p.c.....	25,000 00	25,500 00

	Par Value.	Market Value.
Michigan Central 4 p.c.	25,000 00	25,000 00
A., T. & S. F., g. f., 6 p.c. notes.	50,000 00	50,000 00
Louisville, St. L. & Texas 6 p.c.	22,000 00	20,900 00
Louisville & Nashville 5 p.c....	25,000 00	25,750 00
Chic., Mil. & St. Paul 5 p.c....	13,000 00	13,520 00
Milwaukee & Northern 6 p.c....	25,000 00	28,500 00
Norfolk & Western 5 p.c.	25,000 00	23,750 00
Calvary Cemetery, G. & B. 6 p.c.	37,000 00	41,070 00
Northern Pacific Ter. Co. 6 p.c.	25,000 00	26,250 00
RAILROAD STOCKS—		
D. Dock, East B'way & Battery.	5,000 00	8,250 00
New York & Harlem.....	30 000 00	81,000 00
N. York, N. Haven & Hartford.	100,000 00	255,000 00
Morris & Essex.....	77,450 00	120,822 00
Beech Creek.....	100,000 00	92,500 00
Delaware & Hudson Canal Co.	100,000 00	134,000 00
Pittsburgh, McKeesp't & Youg.	100,000 00	123,000 00
GAS COMPANY BONDS —		
Nassau, Brooklyn, certif. 5 p.c..	17,000 00	17,000 00
People's, Brooklyn, 6 p.c.	10,000 00	10,100 00
Equitable, New York, 6 p.c....	10,000 00	10,700 00
Lake, Chicago, 6 p.c.	50,000 00	51,000 00
U. S. Illuminating Co. 6. p.c....	25,000 00	25,500 00
BANK STOCKS—		
American Exchange, New York.	20,000 00	31,600 00
Nat'l Shoe & Leather, “	5,000 00	8,000 00
St. Nicholas, “	30,000 00	40,500 00
Nat'l Bk. of the Republic, “	38,600 00	68,129 00
Nat'l Bk. of Commerce, “	8,700 00	17,400 00
Fourth National, “	20,000 00	41,200 00
Mercantile National, “	10,000 00	23,000 00
National Park, “	20,000 00	64,000 00
Chatham National, “	8,075 00	34,318 75
Commercial, Brooklyn.....	4,800 00	7,680 00
Mechanics, “	20,400 00	55,080 00
National City, “	12,700 00	55,880 00
National Bank of Ill., Chicago..	8,000 00	24,000 00
MISCELLANEOUS—		
Board of Trade, Chicago, cer...	2,700 00	2,700 00
L. & W. B. Coal Co. bds. 7 p.c.	25,000 00	27,500 00
Western Union Tel. Co. stk....	11,000 00	10,450 00
Bond & Mtge. Guar. Co. stk....	10,000 00	11,000 00
Underwriters' Protec. Ass'n bds.	1,000 00	1,000 00
American Sugar Refg. Co. stk..	100,000 00	100,000 00
Williamsburgh Gas Lt. Co. stk.	25,000 00	37,500 00
Totals.....	\$3,111,425 00	\$3,882,109 75

3,882,109 75

Cash in Company's principal office.....	339 12
Cash in bank.....	468,230 88
Interest due and accrued on stocks and bonds.....	10,001 31
Gross premiums in due course of collection.....	869,490 07
Rents due and accrued.....	3,643 77
Amt.of instalment notes owned by the Company, \$373,026 46	
Assets of the Company at their actual value.....	\$5,794,596 78

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$282,126 42
Losses resisted.....	46,713 64
Gross amount of unpaid losses.....	\$328,840 06
Unearned premiums on risks, one year or less..	\$1,310,549 12
Unearned premiums on risks, more than one year.....	2,400,365 09
Unearned premiums as computed above.....	3,710,914 21
Commissions and brokerage.....	139,928 11
Due for salaries, rent, advertising, etc.....	350 60
Return premiums.....	70,663 44
Reinsurance due.....	155 82
Special deposits in Canada and Virginia in excess of present liabilities therein.....	71,029 87
Total liabilities, except capital and surplus.....	\$4,321,882 11
Capital stock.....	1,000,000 00
Surplus beyond all liabilities.....	472,714 67
Total liabilities, including capital and surplus.....	\$5,794,596 78

IV. INCOME DURING THE YEAR.

	Fire.
Premiums received in cash.....	\$4,947,984 01
Deduct reinsurance, rebate, abatement, and return premiums.....	705,281 40
Actual cash premiums.....	\$4,242,702 61
Interest on mortgages of real estate.....	8,343 96
Interest on loans and bonds, and dividends on stocks.....	96,790 95
Rents.....	76,068 47
Sale of real estate and securities.....	211,627 43
Actual cash income.....	\$4,635,533 42

V. EXPENDITURE DURING THE YEAR.

	Fire.
Amount paid for losses (including \$243,281.50 occurring in previous years).....	\$2,576,935 51
Deduct salvage and reinsurance.....	77,095 03
Net amount paid for losses.....	\$2,499,840 48

Cash dividends.....	100,000 00
Commissions and brokerage.....	894,720 90
Salaries and fees.....	308,173 54
Taxes.....	68,053 63
All other payments	380,144 24
Actual cash expenditure.....	\$4,250,932 79

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums,
In force on the 31st day of December of the preceding year.....	\$547,454,519	\$6,931,580 91
Written or renewed during the year.....	420,689,514	4,925,152 71
Totals.....	\$968,144,033	\$11,856,733 62
Deduct those expired and marked off.....	377,422,016	4,418,288 16
In force at the end of the year.....	\$590,722,017	\$7,438,445 46
Deduct amount reinsured.....	12,923,999	130,287 88
Net amount in force.....	\$577,798,018	\$7,308,157 58

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$218,462,249	\$2,621,098 23	1-2	\$1,310,549 12
1891....	Two years.....	1,918,228	18,515 77	1-4	4,628 94
1892....		1,818,615	15,784 80	3-4	11,838 60
1890....	Three years ..	51,006,711	461,300 24	1-6	76,883 37
1891....		59,025,841	542,051 96	1-2	271,025 98
1892....		66,791,016	608,314 52	5-6	506,928 77
1889....	Four years.....	824,052	10,969 15	1-8	1,371 14
1890....		1,454,615	16,534 94	3-8	6,200 61
1891....		1,447,739	14,989 26	5-8	9,368 30
1892....		1,701,522	18,495 06	7-8	16,183 16
1888....	Five years.....	25,573,988	523,968 81	1-10	52,396 88
1889....		30,960,802	624,467 12	3-10	187,340 13
1890....		36,710,673	607,313 80	1-2	303,656 90
1891....		46,948,760	746,880 76	7-10	522,816 46
1892....		33,153,207	477,473 16	9-10	429,725 85
Totals.....		\$577,798,018	7,308,157 58		\$3,710,914 21

Premiums received since the organization of the Company...	\$85,395,347 97
Losses paid since the Company organized.....	44,420,594 01
Cash dividends paid stockholders.....	3,274,000 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	206,800 00
Losses incurred during the year.....	2,548,428 87

Special deposits elsewhere for the exclusive protection of
policy-holders there :—

State or Country.	Value of of Deposit.	Total Liabilities. therein.	Excess of Deposit.
Virginia.....	\$57,500 00	\$32,202 65	\$25,297 35
Georgia.....	28,750 00	45,658 42	.....
Canada	115,000 00	69,267 48	45,732 52
Totals.....	\$201,250 00	\$147,128 55	\$71,029 87

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$4,107,084 00
Premiums received.....	28,902 90
Losses paid.....	22,644 56
Losses incurred.....	21,850 96

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

Commenced Business, 1799.

J. H. DEWOLF, *President.*

E. L. WATSON, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$500,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
RAILROAD BONDS —		
Rensselaer & Saratoga.....	\$12,000 00	\$17,040 00
Boston & Providence	125,000 00	130,000 00
Baltimore & Ohio.....	25,000 00	28,750 00
Morris & Essex.....	25,000 00	34,000 00
N. Y. & N. E.....	8,000 00	9,520 00
Lehigh Valley.....	50,000 00	52,250 00
RAILROAD STOCKS —		
Chicago & Alton.....	56,300 00	81,635 00
Union.....	20,200 00	41,814 00
Chicago & Northwestern.....	40,000 00	44,800 00
BANK STOCKS —		
Nat'l Bank of Com., New York.	30,000 00	60,000 00
National Park, New York.....	11,000 00	34,100 00
American National, Providence.	40,000 00	34,800 00

	Par Value.	Market Value.	
Bl'kstone Canal Nat'l, Providence.	40,000 00	38,400 00	
Commercial " "	21,200 00	18,656 00	
Lime Rock " "	15,000 00	12,000 00	
Manufacturers " "	32,000 00	44,480 00	
Merchants " "	25,000 00	33,250 00	
Mechanics " "	20,000 00	22,400 00	
Nat'l Bank of Com., " "	25,000 00	28,500 00	
Nat'l of North America, " "	25,000 00	23,500 00	
National Eagle.....	15,000 00	17,100 00	
Weybosset National.....	10,000 00	11,100 00	
GAS COMPANY STOCKS —			
New York Mutual, New York..	10,000 00	14,500 00	
Providence.....	25,000 00	40,250 00	
Bath G. & E. L. Co., Bath, Me..	2,000 00	500 00	
MISCELLANEOUS —			
What Cheer Corporation stk....	200,000 00	200,000 00	
Bath Gas Light Co. bds.....	4,000 00	3,500 00	
Totals.....	\$911,700 00	\$1,076,845 00	1,076,845 00

Cash in Company's principal office.....	556 74
Cash in bank.....	83,222 62
Gross premiums in due course of collection.....	201,754 79
Bills receivable, not matured, taken for premiums.....	55,909 04
Reinsurance due.....	Nothing.
Premiums unpaid (more than three months due) \$2,033 51	
Assets of the Company at their actual value.....	\$1,418,288 19

III. LIABILITIES.

Losses adjusted and unpaid.....	\$11,241 98
Losses reported and unadjusted.....	151,419 59
Losses resisted.....	19,495 62
Gross amount of unpaid losses.....	\$182,157 19
Deduct reinsurance.....	50,570 54
Net amount of unpaid losses.....	\$131,586 65
Unearned premiums on risks, one year or less. \$345,786 22	
Unearned premiums on risks, more than one year.....	333,888 05
Unearned premiums on inland navigation risks.	28,612 03
Unearned premiums on marine risks.....	104,973 68
Unearned premiums as computed above.....	813,259 98
Commissions and brokerage.....	41,789 04
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$986,635 67
Capital stock.....	400,000 00
Surplus beyond all liabilities.....	31,652 52
Total liabilities, including capital and surplus.....	\$1,418,288 19

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$1,243,968 65	\$533,592 92
Deduct reinsurance, rebate, abatement, and return premiums..	297,655 78	153,769 30
Actual cash premiums....	\$946,312 87	\$379,823 63
Notes received for premiums, unpaid.....	\$55,041 55	
Interest on bonds, and dividends on stocks.....		51,633 05
Actual cash income.....		\$1,377,769 55

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. pd. for losses (inc. \$196,167.07 occurring in previous years)..	\$757,894 63	\$347,065 86
Deduct salvage and reinsurance...	77,734 72	76,767 51
Net amount paid for losses,	\$680,159 91	\$270,298 35
Cash dividends.....		12,000 00
Commissions and brokerage.....		259,649 76
Salaries and fees.....		70,590 24
Taxes.....		29,544 86
All other payments.....		112,403 94
Actual cash expenditure.....		\$1,434,647 06

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$139,031,700 00	\$1,409,723 96
Written or renewed during the year.....	117,325,195 00	1,236,926 90
Totals.....	\$256,356,895 00	\$2,646,650 86
Deduct those expired and marked off.....	124,244,643 00	1,182,477 02
In force at the end of the year.....	\$132,112,252 00	\$1,464,173 84
Deduct amount reinsured.....	14,275,585 00	144,629 30
Net amount in force.....	\$117,836,667 00	\$1,319,544 54
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$4,315,926 00	\$162,197 74

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$60,577,525	\$691,572 44	1-2	\$345,786 22
1891....	} Two years.....	125,564	1,048 76	1-4	262 19
1892 ..		2,104,486	13,545 56	3-4	10,159 17
1890....	} Three years.....	9,313,881	105,000 30	1-6	17,500 05
1891 ...		9,361,010	107,007 48	1-2	53,503 74
1892....		10,858,399	122,393 69	5-6	101,994 74
1889....	} Four years.....	47,565	775 24	1-8	96 90
1890....		174,124	1,534 99	3-8	575 61
1891....		295,155	2,277 80	5-8	1,423 60
1892....		1,111,661	10,272 95	7-8	8,988 83
1888....	} Five years.....	4,556,458	52,014 73	1-10	5,201 47
1889....		3,874,800	44,979 70	3-10	13,493 91
1890....		4,316,402	48,124 86	1-2	24,062 43
1891....		4,890,327	52,355 13	7-10	36,648 59
1892....		6,229,310	66,640 91	9-10	59,976 82
Totals.....		\$117,836,667	\$1,319,544 54		\$679,674 27

Premiums received since the organization of the Company..	\$20,893,800 59
Losses paid since the Company organized.....	12,219,634 27
Cash dividends paid stockholders.....	2,052,563 39
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	38,450 00
Losses incurred during the year (fire, \$669,155.07; marine and inland, \$236,619.90).....	905,774 97

Business in Connecticut, 1892.

	Fire.	Marine and inland.
Fire, marine, and inland risks.....	\$2,287,965 00	\$9,232 00
Premiums received.....	19,466 73	177 68
Losses paid.....	10,947 04	Nothing.
Losses incurred.....	11,382 04	Nothing.

QUEEN INSURANCE COMPANY.

NEW YORK CITY.

Commenced Business, September, 1891.

JAMES A. MACDONALD, *President*. GEORGE W. BURCHELL, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND D. C. BONDS—		
United States 4 p.c., 1907.....	\$420,000 00	\$475,650 00
United States 4 p.c., 1907.....	90,000 00	101,925 00
District of Columbia 3 $\frac{6}{10}$ p.c....	270,000 00	305,466 77
RAILROAD BONDS—		
N. Y., Lack. & W. 1st m. 6 p.c.	100,000 00	122,851 68
N. Y., Lack. & W. 2d m. 5 p.c.	100,000 00	106,636 54
Chic. & So. West. 1st m, 7 p.c..	10,000 00	10,854 68
North Wisconsin 1st m. 6 p.c...	30,000 00	36,832 20
C., B. & Q. 1st m. 7 p.c.....	25,000 00	29,586 69
C., B. & Q., Iowa div., s. f. 4 p.c.	15,000 00	* 13,750 00
C., R. I. & P. 1st m. 6 p.c.....	5,000 00	5,893 54
C., R. I. & P. 1st m. 5 p.c.....	30,000 00	29,500 00
Fre., Elk. & Mo. 1st m. 6 p.c...	10,000 00	11,928 46
C., M. & St. P., Dubq. div., 1st m., 6 p.c.....	10,000 00	10,984 43
C., M. & St. P., Chic. & Pa. W. div., 5 p.c.....	18,000 00	18,757 60
C., M. & St. P., Wis. & Minn. div., 5 p.c.....	33,000 00	33,110 00
C., M. & St. P., Has. & Dak. div. 7 p.c.....	15,000 00	17,416 02
C., M. & St. P., Chic. & Mo. div., 5 p.c.....	30,000 00	28,900 00
Chic. & N. W., s. f., 5 p.c.....	50,000 00	52,263 13
Balti. & Ohio loan, 1885, 5 p.c..	10,000 00	10,369 86

	Par Value.	Market Value.
Penn Co. gen. m., 4½ p.c.	50,000 00	50,982 90
Morris & Essex 1st con. m. 7 p.c.	110,000 00	142,669 17
Michigan Central 1st m. 5 p.c. ...	20,000 00	21,911 39
Mich. Cen. 1st con. m. 5 p.c.	23,000 00	24,182 90
Cen. R.R. of N. J. gen. m. 5 p.c.	80,000 00	85,863 23
Lake S. & M. S. 2d m. 7 p.c.	40,000 00	47,142 30
Canada Southern 1st m. 5 p.c. ...	25,000 00	26,096 95
C., St. P., M. & O. con. m. 6 p.c.	25,000 00	28,964 94
Albany & Susq. 1st m. 6 p.c.	25,000 00	29,728 35
Detroit & Bay City 1st m. 8 p.c.	20,000 00	24,534 28
North. Pacific land grant 6 p.c.	45,000 00	50,901 62
Louisville & Nash. 1st m. 7 p.c.	15,000 00	16,274 21
Evansville & Ind. 1st m. 6 p.c. ...	25,000 00	25,742 62
Ohio & Miss. Equip. trust 6 p.c.	6,000 00	5,615 00
RAILROAD STOCKS —		
New York & Harlem.	7,500 00	19,076 20
United N. J. R. R. & C. Co.	29,500 00	65,769 35
N. Y., Lack. & Western.	51,700 00	56,125 01
Rome, Watertown & Og.	95,000 00	106,135 00
Pittsburgh, Ft. W. & Chicago. ...	36,000 00	55,613 30
Morris & Essex.	70,000 00	103,650 00
Rensselaer & Saratoga.	25,000 00	42,437 50
MISCELLANEOUS —		
N. Y. City con. dock bds. 3 p.c.	100,000 00	101,000 00
N. Y. City add. water bds. 3 p.c.	100,000 00	100,500 00
Farmers' Loan & Trust Co. stk.	10,000 00	71,600 00
Con. Gas Co., N. Y., deb. 5 p.c.	20,000 00	20,480 58
New Zealand 4 p.c. stock.	49,000 00	49,000 00
Quebec 5 p.c. loan 1883.	24,500 00	24,500 00
Manitoba 5 p.c. deb.	29,400 00	29,400 00
Halfax, N. S., 5 p.c. stk.	60,000 00	66,000 00
Totals	\$2,487,600 00	\$2,914,573 50
Cash in Company's principal office.		19,906 54
Cash in bank		190,005 24
Interest due on stocks		39,529 04
Interest due on bank balances.		910 09
Gross premiums in due course of collection.		369,570 80
Bills receivable, not matured, taken for premiums.		3,690 37
All other property.		730 07
Assets of the Company at their actual value.		\$3,538,915 65

III. LIABILITIES.

Losses adjusted and unpaid.....	\$92,347 09	
Losses reported and unadjusted.....	146,697 60	
Losses resisted.....	8,814 84	
Gross amount of unpaid losses.....	\$247,859 53	
Deduct reinsurance.....	6,835 69	
Net amount of unpaid losses.....		\$241,023 84
Unearned premiums on risks, one year or less..	\$815,496 53	
Unearned premiums on risks, more than one year.....	832,447 25	
Unearned premiums as computed above.....		1,647,943 78
Commissions and brokerage.....	56,563 40	
Return premiums.....	37,686 74	
Due for salaries, rent, advertising, etc.....	4,805 89	
Taxes.....	7,965 46	
Reinsurance.....	7,418 06	
All other demands.....	13,875 52	
Special deposits in other States and Country in excess of present liabilities therein.....	156,633 27	
Total liabilities, except capital and surplus.....	\$2,173,915 96	
Capital stock.....	500,000 00	
Surplus beyond all liabilities.....	864,999 69	
Total liabilities, including capital and surplus.....	\$3,538,915 65	

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,559,139 01	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	512,984 05	
Actual cash premiums.....	\$2,046,154 96	
Received for reinsuring Canadian business of Queen of Liver- pool.....	144,298 01	
Interest on loans and bonds, and dividends on stock.....	111,927 42	
Actual cash income.....	\$2,302,380 39	

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$155,917.27 occurring in previous years).....	\$1,977,458 49	
Deduct salvage and reinsurance.....	670,180 94	
Net amount paid for losses.....	\$1,337,277 55	
Cash dividends.....	Nothing.	
Commissions and brokerage.....	341,409 57	
Salaries, fees, etc.....	148,500 46	
Taxes.....	22,852 36	
All other payments.....	172,493 14	
Actual cash expenditure.....	\$2,022,533 08	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$272,046,735	\$3,064,871 62
Written or renewed during the year.....	228,982,468	2,651,559 91
Totals.....	\$501,029,203	\$5,716,431 53
Deduct those expired and marked off.....	212,057,920	2,394,680 33
In force at the end of the year.....	\$288,971,283	\$3,321,751 20
Deduct amount reinsured.....	12,760,010	131,969 68
Net amount in force.....	\$276,211,273	\$3,189,781 52

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$127,660,302	\$1,630,993 08	1-2	\$815,496 53
1891....	Two years.....	894,831	8,172 78	1-4	2,043 18
1892....		1,335,382	8,873 65	3-4	6,655 23
1890....	Three years...	26,037,641	257,468 12	1-6	42,911 33
1891....		28,988,870	288,769 42	1-2	144,384 70
1892....		34,003,085	334,380 66	5-6	278,650 55
1889....	Four years.....	590,896	5,461 44	1-8	682 68
1890....		810,267	7,240 95	3-8	2,715 34
1891....		951,392	8,337 56	5-8	5,210 98
1892....		928,558	8,375 55	7-8	7,328 61
1888....	Five years.....	9,389,361	104,946 97	1-10	10,494 69
1889....		8,843,318	106,408 31	3-10	31,922 49
1890....		10,921,792	127,287 66	1-2	63,643 83
1891....		12,185,800	137,802 06	7-10	96,461 44
1892....		12,558,378	153,396 18	9-10	138,056 56
1888....	Six years.....	3,200	27 30	1-4	6 83
1890....		6,000	246 00	7-12	143 50
1891....		4,600	84 34	9-12	63 25
1892....		17,000	58 00	11-12	53 17
1888....	Seven years....	10,000	337 50	5-14	120 53
1889....		7,000	175 00	1-2	87 50
1890....		12,000	158 50	9-14	101 89
1892....		20,000	521 00	13-14	483 79
1890....	Eight years.....	800	2 88	11-16	1 98
1892....		5,000	24 00	15-16	22 50
1890....		2,300	8 28	13-18	5 98
1888....	Ten years.....	3,500	21 00	11-20	11 55
1890....		10,000	50 00	3-4	37 50
1892....		10,000	153 33	19-20	145 67
Totals.....		\$276,211,273	\$3,189,781 52	...	\$1,647,943 78

Premiums received since the organization of the Company..	\$3,624,226 47
Losses paid since the Company organized	1,433,460 58
Stock owned by the directors at par value.....	7,500 00
Losses incurred during the year.....	1,418,165 84

Special deposits elsewhere for the exclusive protection of
policy-holders there—

State or Country.	Value of Deposits.	Total Lia- bilities therein.	Excess of Deposits.
Canada.....	\$282,150 00	\$184,395 31	\$97,754 69
Oregon	56,625 00	9,530 33	47,094 67
Virginia	28,312 50	29,070 68	.....
Georgia.....	28,312 50	19,042 34	9,270 16
Nebraska.....	25,000 00	22,486 25	2,513 75
Totals.....	\$420,400 00	\$264,524 91	\$156,633 27

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$3,038,632 00
Premiums received.....	23,094 97
Losses paid.....	20,116 47
Losses incurred.....	53,425 98

READING FIRE INSURANCE COMPANY,

READING, PENN.

Commenced Business, July, 1867.

WILLIAM A. ARNOLD, *President.*

S. E. ANCONA, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the company unencumbered..	\$51,217 34
Loans on bond and mortgage (first liens), more than one year's interest due.....	284,350 79
Loans on bond and mortgage (first liens), not more than one year's interest due (of which none is in process of fore- closure).....	15,675 00
Interest due and accrued on bond and mortgage loans.....	4,295 61
Value of lands mortgaged.....	\$248,770 00
Buildings (insured for \$318,542.66).....	588,450 00
Total.....	\$837,220 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States registered 4 p. c. . .	\$10,000 00	\$11,400 00	
RAILROAD BONDS—			
Phila. & Reading g. m. 4 p. c. . .	26,000 00	21,905 00	
Phila. & Reading con. 7 p. c. . .	10,000 00	12,800 00	
Perkiomen 1st m.	2,000 00	2,050 00	
City Pass. Railway.	500 00	500 00	
Warren & Franklin 1st m.	1,000 00	1,006 50	
RAILROAD STOCKS—			
East Penn.	10,000 00	11,200 00	
Reading City Passenger.	3,500 00	5,600 00	
BANK STOCKS—			
National Union, Reading.	3,750 00	12,525 00	
Second National.	10,000 00	17,500 00	
Reading Trust Co.	73,700 00	95,810 00	
Farmers' National.	1,500 00	4,150 00	
MISCELLANEOUS—			
Reading Gas Co.	6,250 00	15,000 00	
So. Reading Market House Co.	3,100 00	4,030 00	
Scrip of S. Read. Market H. Co.	900 00	900 00	
Totals.	\$162,200 00	\$216,376 50	216,376 50

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Reading Tr. Co. stk. . .	\$11,000 00	\$14,300 00	\$7,225 00	
Second Nat'l Bank stk. . .	3,500 00	6,125 00	2,300 00	
First Nat'l Bank stk. . .	800 00	1,720 00		
Keystone Wag. Co. stk. . .	15,000 00	15,000 00	9,000 00	
So. Read. Mar. Co. stk. . .	975 00	1,267 50	1,500 00	
Reading Gas Co. stk. . .	375 00	900 00		
Reading Trust Co.	400 00	400 00	100 00	
Rdg. Foundry Co. bds. . .	25,000 00	25,000 00	25,000 00	
One mortgage bond. . .	800 00	800 00	800 00	
R. E. income.	4,000 00	4,000 00	140 00	
Totals.	\$61,850 00	\$69,512 50	\$46,065 00	46,065 00

Cash in Company's principal office.	1,418 70
Cash in bank.	48,033 07
Interest due and accrued on stocks and bonds.	Nothing.
Interest due and accrued on collateral loans.	850 79
Gross premiums in due course of collection.	55,884 36
Rents due and accrued.	101 39
All other property.	565 00
Assets of the Company at their actual value.	\$724,833 55

III. LIABILITIES.

Losses adjusted and unpaid.....	\$25,072 22	
Losses reported and unadjusted.....	36,559 70	
Losses resisted.....	4,342 06	
Gross amount of unpaid losses.....		\$65,973 98
Unearned premiums on risks, one year or less..	\$155,877 39	
Unearned premiums on risks, more than one year.....	119,793 71	
Unearned premiums as computed above.....		275,671 10
Reclaimable on perpetual fire policies.....		3,996 88
Commissions and brokerage.....		8,870 20
Cash dividends to stockholders remaining unpaid.....		1,137 20
Taxes.....		1,000 00
Return premiums.....		6,221 13
Reinsurance.....		327 95
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....		\$363,198 44
Capital stock.....		250,000 00
Surplus beyond all liabilities.....		111,635 11
Total liabilities, including capital and surplus.....		\$724,833 55

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$486,987 98	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	99,378 46	
Actual cash premiums.....		\$387,609 52
Interest on mortgages of real estate.....		17,669 68
Interest on loans and bonds, and dividends on stocks.....		11,964 36
Rents.....		3,678 31
From all other sources.....		4,999 15
Deposit premiums received for perpetual risks.	\$79 09	
Actual cash income.....		\$425,921 02

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$47,540.72 occurring in previous years).....	\$269,541 70	
Deduct salvage and reinsurance.....	3,087 18	
Net amount paid for losses.....		\$266,454 52
Cash dividends.....		10,060 00
Commissions and brokerage.....		79,555 98
Salaries and fees.....		12,375 25
Taxes.....		7,045 28
All other payments.....		30,280 27
Actual cash expenditure.....		\$405,771 30

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day ^a of December of the preceding year.....	\$38,044,892	\$468,681 95
Written or renewed during the year.....	39,447,547	493,152 82
Totals.....	\$77,492,439	\$961,834 77
Deduct those expired and marked off.....	32,059,313	421,965 50
In force at the end of the year.....	\$45,433,126	\$539,869 27
Deduct amount reinsured.....	754,634	9,432 54
Net amount in force.....	\$44,678,492	\$530,436 73

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums- unearned.
1892....	One year or less,	\$24,287,464	\$311,754 78	1-2	\$155,877 39
1890....	} Three years.....	4,110,365	43,032 72	1-6	7,172 12
1891....		4,890,947	51,446 67	1-2	25,723 33
1892....		6,110,413	62,605 00	5-6	52,170 83
1888....		677,321	7,961 20	1-10	796 12
1889....	} Five years.....	918,914	10,122 89	3-10	3,036 86
1890....		1,124,464	14,068 29	1-2	7,034 14
1891....		1,097,208	13,201 78	7-10	9,241 25
1892....		1,461,396	16,243 40	9-10	14,619 06
Various.	Perpetual.....	142,750	4,207 24	95-100	3,996 88
Totals.....		\$44,821,242	\$534,643 97		\$279,667 98

Premiums received since the organization of the Company...	\$2,481,339 57
Losses paid since the Company organized.....	1,254,821 73
Cash dividends declared.....	367,560 86
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	54,090 00
Losses incurred during the year.....	285,632 90
Amount loaned to officers and directors.....	3,000 00
Amount loaned to stockholders not officers.....	7,725 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$765,676 00
Premiums received.....	8,279 77
Losses paid.....	6,190 20
Losses incurred.....	5,849 88

RELIANCE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, August, 1844.

THOMAS C. HILL, *President.*

CHARLES J. WISTER, JR., *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$119,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	107,900 00
Interest accrued on bond and mortgage loans.....	1,444 11
Value of lands mortgaged.....	\$106,500 00
Buildings (insured for \$78,500).....	140,000 00
Total.....	\$246,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c.....	\$15,000 00	\$16,950 00
MUNICIPAL AND COUNTY BONDS—		
Philadelphia City 6 p.c.....	55,000 00	58,942 00
Pittsburgh City, W. W., 7 p.c...	30,000 00	35,400 00
Scranton City, W. W., 7 p.c....	15,000 00	15,075 00
Rochester City, W. W., 7 p.c....	20,000 00	26,600 00
City of Quincy, Ill., 4½ p.c.....	15,000 00	15,000 00
RAILROAD BONDS—		
Lehigh Valley coupon 6 p.c....	15,000 00	16,500 00
Lehigh Valley reg. 6 p.c.....	5,000 00	5,500 00
Easton & Amboy 5 p.c.....	20,000 00	22,000 00
North Pennsylvania, 1896, 7 p.c.	5,000 00	5,500 00
North Pennsylvania, 1903, 7 p.c.	10,000 00	12,800 00
Louisville & Nashville 6 p.c....	8,000 00	8,960 00
Northern Central, 1904, 6 p.c...	5,000 00	5,900 00
Northern Central, 1900, 6 p.c...	5,000 00	5,750 00

	Par Value.	Market Value.	
Philadelphia & Erie 5 p.c.....	25,000 00	28,500 00	
Phila. & Baltimore Central 5 p.c.	10,000 00	10,300 00	
Pennsylvania consols 5 p.c.	4,000 00	4,460 00	
Steubenville & Indiana 5 p.c....	10,000 00	10,600 00	
Camden & Atlantic 5 p.c.....	30,000 00	31,500 00	
Allentown Terminal 4 p.c.....	15,000 00	15,000 00	
P. & N.Y. Canal & R.R. Co. 5 p.c.	40,000 00	44,800 00	
P. & N.Y. Canal & R.R. Co. 4 p.c.	20,000 00	20,000 00	
Philadelphia & Reading 5 p.c...	10,000 00	10,300 00	
Lehigh Valley, 4½ consols, 1923,	25,000 00	25,500 00	
RAILROAD STOCKS —			
Phil., Wil. & Balt. 4 p.c.	25,000 00	25,000 00	
BANK STOCKS —			
Commercial National.....	10,000 00	11,200 00	
Mechanics National.....	4,000 00	4,040 00	
MISCELLANEOUS —			
American Steamship Co. 6 p.c..	5,000 00	5,175 00	
Am. W.W. Co. (Omaha W. W.),			
5 p.c. bds.....	10,000 00	10,000 00	
Del R. Ferry Co. 5 p.c. bds....	10,000 00	10,000 00	
United Co. of N. J. 4 p.c.....	5,000 00	5,150 00	
Lehigh Coal & Nav. Co. 6 p.c...	20,000 00	21,800 00	
Penn. Equip. Trust ctfs. 4 p.c...	15,000 00	15,000 00	
N. Y. & P. C. T. G. 3 ctfs. 6 p.c.	2,000 00	2,000 00	
Totals.....	\$518,000 00	\$561,202 00	561,202 00

Cash in Company's principal office.....	3,666 93
Cash in bank.....	21,728 09
Gross premiums in due course of collection.....	25,511 64
Rents due and accrued	744 00
All other property.....	1,665 00
Assets of the Company at their actual value.....	\$842,861 77

III. LIABILITIES.

Losses reported and unpaid.....	\$18,924 01
Losses reported and unadjusted.....	46,111 89
Losses resisted.....	1,647 00
Gross amount of unpaid losses.....	\$66,682 90
Deduct reinsurance.....	5,380 00
Net amount of unpaid losses.....	\$61,302 90
Unearned premiums on risks, one year or less	\$94,468 76
Unearned premiums on risks, more than one	
year.....	52,859 55
Unearned premiums as computed above.....	147,328 31
Reclaimable on perpetual fire policies.....	127,652 52
Commissions and brokerage.....	617 62
Dues for salaries, rent, advertising, etc.....	400 00

Taxes	1,500 00
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$338,801 35
Capital stock.....	300,000 00
Surplus beyond all liabilities.....	204,060 42
Total liabilities, including capital and surplus.....	\$842,861 77

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$280,021 11
Deduct reinsurance, rebate, abatement, and return premiums.....	49,551 30
Actual cash premiums.....	\$230,469 81
Interest on mortgages of real estate.....	4,752 59
Interest on loans and bonds, and dividends on stocks.....	27,591 52
Rents.....	2,561 11
From all other sources	397 45
Deposit premiums on perpetual risks.....	\$7,418 25
Actual cash income.....	\$265,772 48

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$34,001.62 occurring in previous years.....	\$169,189 34
Deduct salvage and reinsurance.....	6,881 72
Net amount paid for losses.....	\$162,307 62
Cash dividends.....	18,000 00
Commissions and brokerage.....	45,166 26
Salaries and fees.....	14,168 02
Taxes.....	3,783 41
All other payments.....	15,466 42
Deposit premiums returned.....	\$7,456 25
Actual cash expenditure.....	\$258,891 73

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$25,629,958	\$247,055 47
Written or renewed during the year.....	28,982,713	284,404 22
Totals.	\$54,612,671	\$531,459 69
Deduct those expired and marked off.....	26,532,731	231,949 42
In force at the end of the year.....	\$28,079,940	\$299,510 27
Deduct amount reinsured.....	1,982,935	18,773 91
Net amount in force.....	\$26,097,005	\$280,736 36

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$17,984,496	\$188,937 52	1-2	\$94,468 76
1891....	Two years.....	58,058	491 57	1-2	245 78
1892....		172,900	1,582 95	3-4	1,187 19
1890....		1,078,408	11,298 01	1-6	1,883 00
1891....	Three years.....	1,292,402	13,227 94	1-2	6,613 97
1892....		1,492,492	16,662 04	5-6	13,885 00
1889....		63,100	584 57	1-8	73 07
1890....	Four years.....	97,741	959 21	3-8	359 70
1891....		60,730	559 82	5-8	349 85
1892....		156,250	1,554 55	7-8	1,360 23
1888....	Five years.....	465,573	5,610 92	1-10	561 09
1889....		492,741	5,968 36	3-10	1,790 49
1890....		600,575	7,117 54	1-2	3,558 75
1891....	Six years.....	790,167	9,004 85	7-10	6,303 36
1892....		1,149,172	15,177 90	9-10	13,660 11
1889....		500	10 00	5-12	4 15
1891....	Seven years.....	5,000	150 00	9-12	112 50
1886....		7,650	153 00	1-14	10 93
1887....		7,300	220 19	3-14	47 16
1888....	Ten years.....	34,750	528 12	5-14	188 60
1889....		20,700	314 80	1-2	157 40
1890....		15,000	98 50	9-14	63 27
1891....	Perpetual.....	17,000	105 50	11-14	82 83
1892....		8,500	130 00	13-14	120 72
1883....		1,000	20 00	1-20	1 00
1890....	Various.	4,500	31 50	15-20	23 55
1891....		12,300	93 00	17-20	79 05
1892....		8,000	144 00	19-20	136 80
Various.	Perpetual.....	5,071,443	138,002 73 $\frac{80}{100}$ & $\frac{95}{100}$		127,652 52
Totals.....		\$31,168,448	\$418,739 09		\$274,980 83

Premiums received since the organization of the Company..	\$3,129,636 00
Losses paid since the Company organized.....	2,028,043 00
Cash dividends paid stockholders.....	772,597 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	41,850 00
Losses incurred during the year.....	189,608 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$501,169 00
Premiums received.....	4,552 56
Losses paid.....	822 87
Losses incurred.....	1,094 59

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

Commenced Business, February, 1872.

FREDERICK COOK, *President.*

H. F. ATWOOD, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered, .	\$190,829 84
Loans on bond and mortgage (first liens), not more than one year's interest due.....	395,190 00
Interest due on bond and mortgage loans.....	5,716 84
Value of lands mortgaged.....	\$436,940 00
Buildings (insured for \$390,325).....	614,000 00
Total.....	\$1,050,940 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
STATE BONDS—			
Georgia 4½ p.c.....	\$25,000 00	\$27,500 00	
Virginia 3 p.c.....	15,000 00	10,800 00	
BANK STOCK—			
German American of Rochester.	10,000 00	17,500 00	
RAILROAD BOND—			
Rochester Ry. Co.....	100,000 00	98,000 00	
MISCELLANEOUS—			
Rochester Title Ins. Co. stk....	10,000 00	10,000 00	
Rochester City orders.....	11,224 74	11,224 74	
Totals.....	\$171,224 74	\$174,774 74	174,774 74
Cash in Company's principal office.....			1,037 50
Cash in bank.....			106,206 87
Interest due and accrued on stocks.....			812 00
Gross premiums in due course of collection.....			102,164 53
Assets of the Company at their actual value.....			\$976,732 32

III. LIABILITIES.

Losses adjusted and unpaid	\$20,995 75	
Losses reported and unadjusted.....	37,130 00	
Losses resisted.....	2,265 00	
Gross amount of unpaid losses		\$60,390 75
Unearned premiums on risks, one year or less..	\$212,409 85	
Unearned premiums on risks, more than one year.....	246,623 03	
Unearned premiums as computed above		459,032 88
Commissions and brokerage.....		16,479 33
Return premiums		Nothing.
Special deposits in other States in excess of present liabilities therein		34,841 56
Total liabilities, except capital and surplus.....		\$570,744 52
Capital stock		200,000 00
Surplus beyond all liabilities.....		205,987 80
Total liabilities, including capital and surplus.....		\$976,732 32

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$783,032 38	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	212,359 34	
Actual cash premiums.....		\$570,673 04
Interests on mortgages of real estate.....		18,757 64
Interests on loans and bonds, and dividends on stocks.....		5,614 44
Rents.....		12,684 23
From all other sources.....		9,051 86
Actual cash income.....		\$616,781 21

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$41,574.94 occurring in previous years).....	\$378,762 72	
Deduct salvage and reinsurance.....	52,366 64	
Net amount paid for losses.....		\$326,396 08
Cash dividends		20,000 00
Commissions and brokerage.....		142,415 35
Salaries and fees.....		25,602 00
Taxes.....		14,892 57
All other payments.....		42,917 63
Actual cash expenditure		\$572,223 63

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$67,763,677	\$754,996 09
Written or renewed during the year.....	67,458,551	800,138 29
Totals.....	\$135,222,228	\$1,555,134 38
Deduct those expired and marked off.....	52,034,415	605,066 82
In force at the end of the year.....	\$83,187,813	\$950,067 56
Deduct amount reinsured.....	6,601,592	81,327 00
Net amount in force.....	\$76,586,221	\$868,740 56

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$34,469,198	\$424,819 71	1-2	\$212,409 85
1891....	Two years.....	182,681	1,474 42	1-4	368 60
1892....		389,679	3,028 15	3-4	2,271 11
1890....		9,805,590	95,987 01	1-6	15,997 83
1891....	Three years.....	10,158,546	97,705 18	1-2	48,852 59
1892....		13,705,550	138,104 18	5-6	115,086 80
1889....		153,200	1,571 79	1-8	196 47
1890....	Four years.....	182,125	1,597 29	3-8	598 98
1891....		90,135	780 21	5-8	487 65
1892....		123,902	1,163 99	7-8	1,018 49
1888....	Five years.....	712,104	10,658 15	1-10	1,065 81
1889....		1,162,119	16,682 04	3-10	5,004 60
1890....		1,500,405	20,499 07	1-2	10,249 53
1891....		1,403,708	18,889 26	7-10	13,222 48
1892....		2,547,279	35,780 11	9-10	32,202 09
Totals.....		\$76,586,221	\$868,740 56	...	\$459,032 88

Premiums received since the organization of the Company...	\$6,241,623 48
Losses paid since the Company organized.....	3,472,341 54
Cash dividends declared.....	339,000 00
Stock dividends declared.....	25,000 00
Stock owned by directors at par value.....	37,450 00
Losses incurred during the year.....	345,011 89
Loaned to officers and directors.....	46,100 00
Loaned to stockholders not officers.....	43,400 00

Special deposits elsewhere for the exclusive protection of policy-holders there :

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia.....	\$27,250 00	\$12,133 43	\$15,116 57
Virginia..	10,800 00	8,590 31	2,209 69
Nebraska.....	25,000 00	7,484 70	17,515 30
Total.....	\$63,050 00	\$28,208 44	\$34,841 56

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$709,938 00
Premiums received.....	8,506 95
Losses paid.....	3,762 63
Losses incurred.....	3,096 30

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business, 1851.

A. J. WRIGHT, *President.*S. J. HALL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$1,500,000 00
Whole amount of capital actually paid up in cash.....	1,500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$109,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	332,900 00
Interest accrued on bond and mortgage loans.....	8,117 64
Value of lands mortgaged.....	\$253,900
Buildings (insured for \$276,700).....	367,100
Total.....	\$621,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 6 p. c., cur. reg...	\$100,000 00	\$110,000 00
WATER COMPANY BONDS—		
Amh'st, Mass., W. Co. 5 p.c. reg.	16,000 00	16,800 00
Ann Ar., Mich., W. Co. 6 p.c. reg.	50,000 00	57,500 00
Berk., Mass., W. Co. 5 p.c. reg.	15,000 00	15,750 00
Wakefi'd, Mass., W. Co. 6 p.c. reg.	50,000 00	57,500 00
W. Spfd, Mas., Aq. Co. 5 p.c. reg.	25,000 00	26,250 00
RAILROAD BONDS—		
C. B. & Q. 4 p.c. reg.....	10,000 00	9,300 00
C. B. & Q. 5 p.c. reg.....	11,000 00	11,550 00
C. B. & N. 5 p.c. reg.....	11,000 00	11,440 00

	Par Value.	Market Value.
C. B. & St. P. 7 p.c. reg.....	10,000 00	12,700 00
C. & N. W. s.f. 6 p.c. reg.....	50,000 00	60,000 00
D., L. & N. 7 p.c. reg.....	2,000 00	2,040 00
K. C., St. J. & C. B. 7 p.c. reg....	100,000 00	121,000 00
N. H. & H. 7 p. reg.....	10,000 00	11,800 00
St. Paul, M. & M. 6 p.c. reg....	50,000 00	59,000 00
U. P. Col. Trust 6 p. c. reg.....	47,000 00	47,000 00
RAILROAD STOCKS —		
Boston & Albany.....	150,000 00	312,000 00
Chicago & Alton....	56,300 00	81,635 00
Chicago, Burlington & Quincy...	70,000 00	67,900 00
Chicago, Mil. & St. Paul pfd....	55,000 00	67,100 00
Chicago, Rock Island & Pacific..	55,000 00	45,100 00
Conn. & Passumpsic Rivers guar.	50,000 00	55,000 00
Illinois Central.....	56,300 00	56,300 00
New York & Harlem....	50,000 00	130,000 00
N. Y., N. H. & H.....	120,000 00	306,000 00
Old Colony.....	50,000 00	92,500 00
Pennsylvania.....	30,000 00	33,600 00
Rome, W. & O.....	24,000 00	26,880 00
West End Street pfd.....	50,000 00	85,000 00
BANK STOCKS —		
Agawam National, Springfield..	20,300 00	20,300 00
Chapin National, “ ..	10,000 00	15,000 00
Chicopee National, “ ..	10,400 00	18,200 00
City National, “ ..	10,000 00	15,000 00
First National, “ ..	20,000 00	25,000 00
John Hancock Nat'l, “ ..	20,000 00	26,000 00
Pyncheon National, “ ..	12,700 00	19,050 00
Second National, “ ..	20,000 00	30,000 00
Third National, “ ..	20,000 00	42,000 00
Atlas National, Boston ..	10,000 00	12,400 00
Boston National, “ ..	10,000 00	10,500 00
Boylston National, “ ..	15,000 00	19,500 00
Commonwealth Nat'l, “ ..	20,000 00	27,200 00
Eliot National, “ ..	10,000 00	13,500 00
Freeman's National, “ ..	10,000 00	10,000 00
Howard National, “ ..	30,000 00	33,000 00
Merchants National, “ ..	10,000 00	14,600 00
Nat'l Bank of Com., “ ..	10,000 00	12,800 00
National Exchange, “ ..	10,000 00	13,700 00
New England Nat'l, “ ..	10,000 00	16,000 00
Old Boston National, “ ..	10,000 00	10,700 00
Shawmut National, “ ..	10,000 00	12,700 00
Tremont National, “ ..	10,000 00	10,300 00
Washington Nat'l, “ ..	10,000 00	11,200 00
Webster National, “ ..	15,000 00	15,000 00
Winthrop National, “ ..	6,000 00	7,020 00
First National, Chicopee.....	6,500 00	9,100 00

	Par Value.	Market Value.	
Franklin Co. Nat'l, Greenfield.	6,700 00	6,700 00	
City National, Holyoke.....	25,000 00	27,500 00	
First National, Lynn.....	5,000 00	6,750 00	
Monson National, Monson....	1,000 00	1,500 00	
Adams National, No. Adams...	2,000 00	2,500 00	
First Nat'l, Northampton.....	10,000 00	12,500 00	
Northampton Nat'l, Northamp.	10,000 00	18,000 00	
Palmer National, Palmer.....	3,700 00	5,550 00	
Ware National, Ware.....	7,500 00	7,875 00	
Bank of North America, N. Y..	7,000 00	11,550 00	
Continental Nat'l, New York...	20,000 00	26,000 00	
Fourth National, New York....	20,000 00	40,000 00	
Nat'l Bank of Commerce, N. Y.	10,000 00	20,000 00	
St. Paul Nat'l Bank, St.P., Minn.	10,000 00	12,000 00	
Totals.....	\$1,867,000 00	\$2,656,840 00	2,656,840 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Nonotuck Paper Co. stk., Holyoke, Mass.....	\$10,000	\$20,000	} \$25,000
Parsons Paper Co. stk.....	1,000	10,000	
W. Springfield Aqueduct Co. stk.	1,500	1,875	1,500
W. Springfield Aqueduct Co. stk.	10,000	12,500	10,000
W. Springfield Aqueduct Co. stk.	3,000	3,750	} 5,000
Thompsonville, Ct., W. Co. stk..	1,800	2,160	
Third Nat'l Bank stk., Springfield.	4,500	9,000	} 9,000
Springfield Street R.R. Co. stk..	1,700	3,400	
Shawmut Nat'l Bank stk., Boston.	600	750	} 6,500
Citizens Nat.Bk.stk., New Bedford.	1,000	1,250	
Union Pacific R.R. Co. 8 p.c. bds.	2,000	2,100	
Old Colony R.R. Co. 7 p.c. bds..	3,000	3,180	
Totals.....	\$40,100	\$69,965	\$57,000 57,000 00

Cash in Company's principal office.....	10,104 67
Cash in bank.....	311,150 30
Interest due and accrued on stocks.....	22,899 00
Interest due and accrued on collateral loans.....	1,425 00
Gross premiums in due course of collection.....	239,286 67
Rents due and accrued.....	905 50
Reinsurance due.....	1,875 22
Assets of the Company at their actual value.....	\$3,751,504 20

III. LIABILITIES.

Losses adjusted and unpaid.....	\$97,676	30
Losses reported and unadjusted.....	173,839	70
Losses resisted.....	26,453	73
Gross amount of unpaid losses.....	\$297,969	73
Deduct reinsurance.....	12,555	20
Net amount of unpaid losses	\$285,414	53
Unearned premiums on risks, one year or less..	\$615,055	15
Unearned premiums on risks, more than one year.....	730,431	42
Unearned premiums as computed above.....	1,345,486	57
Commissions and brokerage.....	35,893	02
Special deposits in another State in excess of present liabilities therein.....	43,054	50
Total liabilities, except capital and surplus	\$1,709,848	62
Capital stock	1,500,000	00
Surplus beyond all liabilities.....	541,655	58
Total liabilities, including capital and surplus.....	\$3,751,504	20

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,149,792	76
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	274,502	39
Actual cash premiums.....	\$1,875,290	37
Interest on mortgages of real estate.....	15,982	32
Interest on loans and bonds, and dividends on stock	132,490	19
Rents.....	4,197	26
Actual cash income.....	\$2,027,960	14

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$213,549.79 occurring in previous years).....	\$1,291,281	61
Deduct salvage and reinsurance	70,546	10
Net amount paid for losses.....	\$1,220,735	51
Cash dividends.....	150,000	00
Commissions and brokerage.....	326,096	44
Salaries and fees.....	68,906	05
Taxes.....	59,793	98
All other payments.....	174,320	54
Actual cash expenditure.....	\$1,999,852	52

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire and Tornado.	Premiums.
In force on the 31st day of December of the preceding year.....	\$190,860,299	\$2,451,928 08
Written or renewed during the year.....	167,952,500	2,149,792 76
Totals	\$358,812,799	\$4,601,720 84
Deduct those expired and marked off.....	156,216,176	1,984,338 34
In force at the end of the year.....	\$202,596,623	\$2,617,382 50

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$88,220,705	\$1,230,110 31	1-2	\$615,055 15
1891....	Two years.....	592,317	5,947 29	1-4	1,486 82
1892....		773,291	8,288 68	3-4	6,216 51
1890....	Three years.....	19,497,306	230,618 17	1-6	38,436 36
1891 ...		18,906,592	221,888 38	1-2	110,944 19
1892....		22,300,424	265,180 86	5-6	220,984 05
1889....	Four years.....	665,516	6,977 94	1-8	872 24
1890....		698,037	6,945 89	3 8	2,604 69
1891....		671,632	6,105 35	5-8	3,815 84
1892....		838,994	12,690 32	7-8	11,104 03
1888....	Five years.....	8,699,632	115,059 16	1-10	11,505 91
1889....		6,759,998	84,022 45	3-10	25,206 73
1890 ...		11,330,057	142,071 78	1-2	71,035 89
1891....		10,700,070	135,550 82	7-10	94,885 57
1892....		11,942,052	145,925 10	9-10	131,332 59
Totals.....		\$202,596,623	\$2,617,382 50		\$1,345,486 57

Premiums received since the organization of the Company..	\$30,793,533 67
Losses paid since the Company organized	19,058,307 95
Cash dividends paid stockholders.....	2,804,542 00
Stock dividends declared.....	1,000,000 00
Stock owned by the directors at par value.....	181,500 00
Losses incurred during the year.....	1,270,398 73
Loaned to officers and directors.....	9,500 00
Loaned to stockholders not officers.....	42,700 00

Special deposits elsewhere for the exclusive protection of
policy-holders there:—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Oregon.....	\$55,000 00	\$11,945 50	\$43,054 50

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$3,458,455 00
Premiums received.....	37,728 04
Losses paid	18,858 10
Losses incurred.....	18,869 69

SPRING GARDEN INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, August, 1835.

W. G. WARDEN, *President.*

G. B. ARMITAGE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$400,000 00
Whole amount of capital actually paid up in cash	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$280,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	309,650 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$— is in process of foreclosure)..	Nothing.
Interest due and accrued on bond and mortgage loans.....	6,765 54
Value of lands and buildings mortgaged. }	\$663,550 00
Buildings (insured for \$256,850.00)..... }	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
City of St. Joseph 6 p.c. fund....	\$20,000 00	\$22,700 00
Kansas City W. W. 6 p.c.....	10,000 00	10 000 00
RAILROAD BONDS—		
Pitts., Cin. & St. Louis reg. 7 p.c.	30,000 00	34,800 00
Lehigh Valley "Annuity" 6 p.c.	20,000 00	25,500 00
People's Pas. Co. 7 p.c.....	10,000 00	12,000 00
Terre Haute & Logansport 6 p.c.	20,000 00	21,200 00
C., C., & I. con. 6 p.c.....	10,000 00	12,300 00
J., L. & St. Louis con. m. 5 p.c.	21,000 00	17,850 00
C. & C. Midland 1st m. 4½ p.c.	20,000 00	19,200 00
Marietta & N. Geor. 1st m. 6 p.c.	20,000 00	6,000 00
Zanes. & Ohio River 1st m. 6 p.c.	10,000 00	6,000 00
Clearfield & Jefferson 1st m. 6 p.c.	10,000 00	11,900 00
J., T. & Key West 1st m. 6 p.c.	10,000 00	10,000 00
Phila. & R. 5 p.c. "stamped"....	24,000 00	24,960 00
P. & N.Y.C. & R.R. Co. con. 5 p.c.	10,000 00	11,100 00
Allegheny Val. Co. 1st m. 7 p.c.	5,000 00	6,100 00
P. & R. "Terminal" 5 p.c.....	10,000 00	10,650 00

	Par Value.	Market Value.	
Bloom'n City, Ill., 1st m. 5 p.c. . .	27,000 00	16,200 00	
Penn. & N ^w est. gen. m. 5 p.c. . .	25,000 00	26,875 00	
Bells Gap cons. m. 6 p.c.	8,000 00	8,800 00	
Camden & Atl. cons. m. 6 p.c. . .	10,000 00	11,800 00	
Sunbury, H. & W. 2d m. 6 p.c. . .	10,000 00	9,850 00	
Allegheny Valley gen. m. 4 p.c. . .	10,000 00	9,500 00	
Phila. & Read., Delaware River			
Terminal Extn. 5 p.c.	15,000 00	15,600 00	
Wil. & North. gen. m. 5 p.c. . . .	25,000 00	26,500 00	
Camden, N. J., Horse R.R. Co.			
1st m. 5 p.c.	15,000 00	15,750 00	
Newark, N. J., Passenger 1st			
cons. m. 5 p.c.	10,000 00	9,250 00	
Rochester, N. Y., R'y Co. gen.			
m. 5 p.c.	10,000 00	9,400 00	
P., R., & N. E. 1st m. 4½ p.c. . .	30,000 00	25,500 00	
P., R. & N. E. Income "A" 5 p.c.	3,600 00	1,836 00	
BANK STOCKS—			
Penn. National, Philadelphia . . .	10,000 00	17,600 00	
Commercial National, Phila. . . .	5,000 00	5,500 00	
MISCELLANEOUS—			
Lehigh Coal & Nav. Co. con. 7 p.c.	20,000 00	26,000 00	
American Steamship Co. 6 p.c. . .	5,000 00	5,175 00	
Robert H. Coleman, 1st m. 5½			
p.c bds.	5,000 00	5,000 00	
Pennsylvania R.R. Co. stk.	5,000 00	5,437 50	
Penna. Steel Co. 1st m. 5 p.c. bds.	10,000 00	10,250 00	
Mortgage Trust Co. 5 p.c. deb. . .	25,000 00	25,000 00	
Totals	\$543,600 00	\$549,083 50	549,083 50

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Phil., Rdg. & N. E. R.R. 1st m.			} \$11,000
4-5 p.c. bds.	\$14,000	\$11,900 00	
Phil., Rdg. & N. E. R.R. Inc. A			
bds. and scrip.	1,680	856 80	
Phil., Rdg. & N. E. R.R. inc. B			} 420 00
bds. and scrip.	1,400		
Real Est. Title Ins. & Trust Co.,			
Philadelphia, stk.	1,000	1,400 00	650
Seaboard Co., Georgia, stk. . . .	11,500	11,500 00	11,000
Liberty Iron Co., Virginia, stk.	5,000	2,500 00	5,000
1st m. on prop. Ridge Ave., 30th			
& Diamond Sts., Phil.	10,000	10,000 00	8,000
Lehigh Valley R.R. Co. 6 p.c.			
"Annuity" bds.	12,000	15,300 00	13,500
Mitchell Coal & Coke Co. 1st m.			
bds.	20,000	20,000 00	10,000

	Par Value.	Market Value.	Amt. Loaned.	
United Gas Imp. Co. stk.....	5,000	6,500 00	} 9,000	
Cambria Iron Co. stk	5,000	7,600 00		
Pennsylvania R.R. Co. stk....	10,000	10,875 00		8,000
Totals.....	\$96,580	\$98,851 80	\$76,150	76,150 00
Cash in Company's principal office.....				3,432 06
Cash in bank				40,155 72
Interest due and accrued on stocks.....				208 33
Interest due and accrued on collateral loans.....				960 00
Gross premiums in due course of collection.....				37,677 28
Bills receivable, not matured, taken for premiums.....				5,700 00
Rents due and accrued.....				603 59
Assets of the Company at their actual value				\$1,310,386 02

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,673 59	
Losses reported and unadjusted.....	51,960 74	
Losses resisted.....	3,275 05	
Gross amount of unpaid losses.....	\$58,909 38	
Deduct reinsurance.....	3,692 31	
Net amount of unpaid losses.....		\$55,217 07
Unearned premiums on risks, one year or less..	\$140,312 53	
Unearned premiums on risks, more than one year.....	106,609 47	
Unearned premiums as computed above.....		246,922 00
Reclaimable on perpetual fire policies.....		386,319 74
Commissions and brokerage		672 98
Return premiums.....		1,911 59
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....	\$691,043 38	
Capital stock.....	400,000 00	
Surplus beyond all liabilities	219,342 64	
Total liabilities, including capital and surplus		\$1,310,386 02

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$469,983 31	
Deduct reinsurance, rebate, abatements, and return premiums	112,845 78	
Notes received for premiums unpaid.....	\$5,700 00	
Actual cash premiums.....		\$357,137 53
Interest on mortgages of real estate.....		24,964 34
Interest on loans and bonds, and dividends on stocks.....		31,368 45
Rents.....		4,534 43
From all other sources.....		1,220 50
Deposit premiums on perpetual risks.....	\$12,904 55	
Actual cash income.....		\$419,225 25

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$52,011.77 occurring in previous years) ..	\$234,644 55	
Deduct salvage and reinsurance.....	9,238 26	
Net amount paid for losses		\$225,406 29
Cash dividends.....		32,000 00
Commissions and brokerage.....		75,306 63
Salaries and fees.....		17,028 44
Taxes.....		16,221 07
All other payments.....		20,158 82
Deposit premiums returned during the year....	\$11,933 42	
Actual cash expenditure.....		\$386,121 25

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$40,752,264 50	\$443,309 42
Written or renewed during the year.....	44,117,085 58	478,400 84
Totals	\$84,869,350 08	\$921,710 26
Deduct those expired and marked off	39,801,901 50	415,651 93
In force at the end of the year.....	\$45,067,448 58	\$506,058 33
Deduct amount reinsured.....	3,396,905 41	34,249 93
Net amount in force.....	\$41,670,543 17	\$471,808 40

Perpetual Risks.

	Fire.	Deposits.
In force on the 31st day of December of the pre- ceding year.....	\$17,794,445 00	\$423,438 29
Written or renewed during the year.....	549,222 00	13,583 73
Totals.....	\$18,343,667 00	\$437,022 02
Deduct those expired and marked off.....	484,500 00	11,933 42
In force at the end of the year.....	\$17,859,167 00	\$425,088 60
Deduct amount reinsured.....	52,500 00	1,400 00
Net amount in force	\$17,806,667 00	\$423,688 60
Losses incurred on perpetual risks during the year.....		5,000 21
Losses paid on perpetual risks during the year		5,106 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$24,305,182 88	\$280,625 07	1-2	\$140,312 53
1891....	Two years.....	225,729 16	1,921 51	1-4	480 38
1892....		382,801 88	4,345 77	3-4	3,259 33
1890....	Three years.....	2,337,591 87	26,400 54	1-6	4,400 09
1891....		3,668,588 24	35,579 95	1-2	17,789 97
1892....		3,634,636 39	38,626 28	5-6	32,188 57
1889....	Four years.....	46,400 00	435 28	1-8	54 41
1890....		62,135 00	631 15	3-8	236 68
1891....		112,415 50	1,034 35	5-8	646 47
1892....		151,200 00	1,732 80	7-8	1,516 20
1888....	Five years.....	951,819 00	11,484 08	1-10	1,148 40
1889....		957,471 66	12,127 95	3-10	3,638 38
1890....		1,184,292 32	13,437 71	1-2	6,718 85
1891....		1,420,942 45	15,610 83	7-10	10,927 58
1892....		2,091,611 82	24,698 75	9-10	22,228 88
1888....	Six years.....	4,000 00	16 00	1-3	5 33
1890....		.....	56 75	2-3	37 83
1891....		11,000 00	228 91	5-6	190 76
1892....		3,500 00	16 00	11-12	14 67
1886....	Seven years.....	9,000 00	537 50	1-7	76 78
1887....		25,500 00	752 67	2-7	215 05
1888....		5,500 00	257 50	3-7	110 36
1889....		7,000 00	227 00	4-7	129 71
1890....		3,000 00	15 00	5-7	10 70
1891....		16,750 00	167 50	6-7	143 57
1884....	Ten years.....	5,000 00	200 00	1-5	40 00
1886....		2,000 00	30 00	2-5	12 00
1887....		7,600 00	167 50	1-2	83 90
1888....		8,000 00	210 00	3-5	126 00
1889....		27,375 00	173 75	7-10	121 62
1892....		2,500 00	60 00	19-20	57 00

Totals..... \$41,670,543 17 \$471,808 40 Av. 52.3+ \$246,922 00

Perpetuals..... 17,806,667 00 423,688 60 90 & 95 386,319 74

Losses paid since the Company organized..... \$3,060,768 53

Cash dividends paid stockholders..... 1,505,215 00

Stock dividends declared..... 200,000 00

Stock owned by directors at par value..... 142,100 00

Losses incurred during the year..... 227,275 05

Loaned to directors..... 32,500 00

Loaned to stockholders..... 32,500 00

Business in Connecticut, 1892.

Fire risks taken (no inland)..... \$1,198,922 99

Premiums received..... 9,410 16

Losses paid..... 3,472 18

Losses incurred..... 4,762 18

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

ST. PAUL, MINN.

Commenced Business, May, 1865.

C. H. BIGELOW, *President*.C. B. GILBERT, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$129,679 24
Loans on bond and mortgage (first liens), not more than one year's interest due	788,888 43
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$35,000.00 is in process of foreclosure)	35,000 00
Interest due and accrued on bond and mortgage loans.....	21,785 52
Value of lands mortgaged.....	\$1,110,857 00
Buildings (insured for \$669,224.99)	876,593 00
Total.....	\$1,987,450 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
STATE BONDS —		
State of Georgia 3½ p.c.....	\$25,000 00	\$26,000 00
COUNTY AND MUNICIPAL BONDS —		
City of Jordan, Minn.....	35,000 00	35,000 00
City of Mankato, Minn., 7 p.c..	8,500 00	8,500 00
T'n of Sauk Centre, Minn., 8 p.c.	1,000 00	1,000 00
T'n of Vernon Cen., Minn., 7 p.c.	6,000 00	6,000 00
Village of Detroit, Minn., 7 p.c.	700 00	700 00
T'n of Jo Davies, Minn., 7 p.c..	5,500 00	5,775 00
Town of Elmore, Minn., 7 p.c..	6,500 00	6,825 00
T'n of Garden City, Minn., 7 p.c.	4,000 00	4,000 00
T'n of Winnebago, Minn., 7 p.c.	10,000 00	10,500 00
Vil. of Winnebago, Minn., 7 p.c.	5,000 00	5,250 00
T'n of Pilot Grove, Minn., 7 p.c.	5,000 00	5,250 00
Town of Mazeppa, Minn., 7 p.c.	5,000 00	5,250 00

	Par Value.	Market Value.
Town of Oakwood, Minn., 7 p.c.	6,500 00	6,825 00
Town of Blue Earth City, Minn., 7 p.c.....	36,000 00	37,800 00
County of Pine, Minn., 10 p.c..	4,500 00	4,950 00
County of Rock, Minn., 10 p.c..	24,000 00	27,600 00
County of Dawson, Mont., 8 p.c.	1,500 00	1,500 00
County of Kidder, N. D., 6 p.c.	9,000 00	9,000 00
County of Grant, Minn., school district, 8 p.c.....	4,000 00	4,000 00
County of Barnes & Cash, N. D. joint school district, 8 p.c....	9,000 00	9,000 00
County of Carver, Minn., school district, 7 p.c.....	6,000 00	6,000 00
School district 11, Big Stone County, Minn., 6 p.c.....	3,000 00	3,000 00
County of Jerauld, S. D., school township, 8 p.c.....	2,400 00	2,400 00
County of Sanborn, S. D., school district, 8 p.c.....	5,500 00	5,500 00
County of Barnes & Cass, N. D., school district, 8 p.c.....	2,100 00	2,100 00
City or County warrants 7 p.c..	5,897 03	5,897 03
City of St. Paul, Minn., 5 p.c...	60,000 00	63,000 00
City of St. Paul, ctf. of ind., 7 p.c.	26,326 00	26,326 00
RAILROAD BONDS—		
Chic., St. P., M. & O.....	10,000 00	12,000 00
BANK STOCKS—		
First Nat'l, St. Paul, Minn.....	32,000 00	80,000 00
Merchants Nat'l, St. Paul, Minn.	47,500 00	99,750 00
Bank of Minnesota, St. Paul....	13,000 00	19,500 00
St. Paul Nat'l, St. Paul, Minn..	27,000 00	32,400 00
First Nat'l, Alexandria, Minn...	4,500 00	5,850 00
Flour City Nat'l, Minneapolis...	10,000 00	11,300 00
St. Paul Trust Co., St. Paul, Minn.	5,000 00	8,000 00
First Nat'l, St. Peter, Minn.....	3,000 00	4,200 00
First Nat'l, Stillwater, Minn..	5,000 00	7,250 00
Northwestern Nat'l, Minneapolis,	4,500 00	7,110 00
First Nat'l, Minneapolis.....	10,000 00	15,400 00
American Ex., Duluth, Minn.....	6,000 00	10,500 00
Bk. of New England, Minneapolis	5,000 00	5,000 00
First Nat'l, Duluth, Minn.....	10,000 00	12,900 00
Seven Corners, St. Paul, Minn..	5,000 00	5,000 00
MISCELLANEOUS—		
St. Paul Wareh. & El. Co. stk..	19,250 00	4,812 50
North American Tel. Co. stk....	10,000 00	10,000 00
Totals.....	\$549,673 03	\$685,920 53

685,920 53

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Merch. Nat'l Bk. stk., St. P., Minn.	\$15,000	\$31,500	\$23,400	
Second Nat'l Bk. stk., St. P., Minn.	7,500	21,000	16,800	
St. Paul Nat'l Bk. stk., St. P., Minn.	7,000	8,400	6,660	
Bank of Minn. stk., St. Paul, Minn.	6,500	9,750	4,500	
Savings Bk. stk., St. Paul, Minn. . .	47,100	87,135	59,700	
Pioneer Press Co. stk., St. P., Minn.	40,000	40,000	10,000	
Minn. Land & Investment Co. stk.	4,400	22,000	15,500	
Minn. U. El. Co. stk., Minn's, Minn.	7,700	13,860	8,500	
Farwell, Ozmun, Kirk & Co. stk., St. Paul, Minn. (incorporated) . .	21,500	21,500	15,700	
L. Super'r El. Co. stk., Duluth, Minn.	21,200	21,200	16,500	
Tacoma C. Co. stk., Ta'ma, Wash.	50,000	15,000	5,000	
North American Telegraph Co. . .	15,000	15,000	10,000	
Bank of N. E., Minneapolis, Minn.	2,500	2,500	2,000	
Strong-Hackett Hardware Co. stk., St. Paul, Minn. (incorporated) . .	7,000	7,000	5,000	
Sev'n Corn's Bk. stk., St. P., Minn.	10,450	10,450	8,160	
Germania Bk. stk., St. Paul, Minn.	3,500	4,200	3,360	
Rut'd Co. Nat'l Bk. stk., Rut'd, Vt.	7,500	9,375	7,500	
Nat'l Ger.-Am. Bk. stk. St. P., Min.	3,000	3,300	2,500	
U'n Im. & Ele. Co. stk., Duluth, Mn.	5,000	5,000	4,000	
Scand'n-Am. Bk. stk., St. P., Min.	2,500	3,250	2,600	
St. P. T. I. & T. Co. stk., St. P., Min.	3,500	3,850	3,080	
Pion'r Press Blg Co. stk, St. P., Min.	6,200	6,200	2,800	
Bank of Sargent County, N. D. stk.	3,800	3,800	2,000	
Bank of Forman, N. D. stk.	3,800	3,800	2,000	
Little Falls, Minn. E. & W. Co. bds.	24,000	24,000	17,900	
Little Falls, Minn., W. P. Co. bds.	22,500	22,500	18,000	
Totals	\$348,150	\$415,570	\$273,160	273,160 00
Cash in Company's principal office				14,184 48
Cash in bank				121,428 56
Interest due and accrued on stocks				8,287 19
Interest due and accrued on collateral loans				6,693 15
Gross premiums in due course of collection				119,186 57
Bills receivable taken for premiums				40,917 57
Rents due and accrued				255 00
Amount of instalment notes held and owned by the Company		\$172,884 41		
Assets of the Company at their actual value				\$2,245,386 24

III. LIABILITIES.

Losses adjusted and unpaid.....	\$32,416 42	
Losses reported and unadjusted	145,172 48	
Losses resisted	11,463 15	
Gross amount of unpaid losses.....	\$189,052 05	
Deduct reinsurance.....	26,391 97	
Net amount of unpaid losses.....		\$162,660 08
Unearned premiums on risks, one year or less..	\$333,945 63	
Unearned premiums on risks, more than one year	479,884 88	
Unearned premiums on inland navigation risks..	77,738 96	
Unearned premiums as computed above.....		891,569 47
Commissions and brokerage.....		17,877 98
Special deposit in Georgia in excess of present liabilities therein.....		13,860 18
Total liabilities, except capital and surplus.....	\$1,085,967 71	
Capital stock.....	500,000 00	
Surplus beyond all liabilities.....	659,418 53	
Amount of unearned premiums represented by instalment notes.....	\$172,884 41	
Total liabilities, including capital and surplus.....	\$2,245,386 24	

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$1,529,687 02	\$359,313 24	
Deduct reinsurance, rebate, abatements, and return premiums..	322,351 46	45,454 94	
Actual cash premiums....	\$1,207,335 56	\$313,858 30	\$1,521,193 86
Bills and notes received during the year for premiums remaining unpaid.....	119,186 57	40,917 57	
Interest on mortgages of real estate.....			51,660 24
Interest on loans and bonds, and dividends on stocks.....			57,819 46
Rents			5,111 56
Actual cash income			\$1,635,785 12

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (inc. \$145,309.73 occurring in previous years)..<	\$824,428 56	\$202,117 41	
Deduct salvage and reinsurance..	84,115 49	31,419 97	
Net amount paid for losses	\$740,313 07	\$170,697 44	\$911,010 51
Cash dividends			60,000 00
Commissions and brokerage.....			307,125 43
Salaries and fees.....			56,670 33
Taxes.....			25,420 27
All other payments.....			72,774 67
Actual cash expenditure.....			\$1,433,001 21

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$113,086,645	\$1,502,910 72
Written or renewed during the year.....	93,400,212	1,541,544 36
Totals.....	\$206,486,857	\$3,044,455 08
Deduct those expired and marked off.....	52,092,285	1,320,056 38
In force at the end of the year.....	\$154,394,572	\$1,724,398 70
Deduct amount reinsured.....	12,076,528	162,012 51
Net amount in force.....	\$142,318,044	\$1,562,386 19
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$4,275,794	\$155,477 92

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892 ...	One year or less.	\$70,693,511	\$667,891 25	1-2	\$333,945 63
1891....	Two years.....	157,044	1,434 21	1-4	358 55
1892....		132,605	744 10	3-4	558 06
1890....	Three years	9,514,113	113,421 33	1-6	18,903 55
1891....		10,376,594	121,045 92	1-2	60,522 96
1892....		13,202,480	154,013 53	5-6	128,344 60
1889....	Four years.....	83,405	756 94	1-8	94 62
1890....		77,129	1,057 43	3-8	396 54
1891....		85,827	779 03	5-8	486 90
1892....		85,008	736 99	7-8	644 84
1888....	Five years.....	7,731,929	90,625 52	1-10	9,062 55
1889....		5,807,526	81,058 57	3-10	24,317 57
1890....		6,839,426	93,092 33	1-2	46,546 16
1891....		8,166,593	112,540 74	7-10	78,778 51
1892....		9,364,854	123,188 30	9-10	110,869 47
Totals.....		\$142,318,044	\$1,562,386 19		\$813,830 51

Premiums received since the organization of the Company...	\$15,714,653 49
Losses paid since the Company organized.....	9,700,509 24
Cash dividends paid to stockholders.....	1,086,696 47
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	169,300 00
Losses incurred during the year (fire, \$768,744.74; marine and inland, \$192,009.60).....	960,754 34
Loaned to officers and directors.....	134,600 00
Loaned to stockholders not officers.....	4,000 00

Special deposit elsewhere for the exclusive protection of policy-holders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Georgia	\$26,000 00	\$12,139 82	\$13,860 18

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$723,507 00
Premiums received	5,549 15
Losses paid	1,117 47
Losses incurred	1,167 47

UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, July, 1803.

CHARLES S. HOLLINSHEAD, *President.* EDGAR R. DANNELS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$160,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	9,900 00
Interest due on bond and mortgage loans.....	Nothing.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
RAILROAD BONDS—		
B. & O., Park. Br., 6 p.c. coup..	\$25,000 00	\$29,750 00
Steu. & Ind., 5 p.c. reg., 1914...	15,000 00	16,050 00
P. & R. c. ster. 6 p.c. coup., 1911.	25,000 00	30,187 50
Perkiomen 1st m. 5 p.c., 1918...	13,000 00	13,585 00
Sha., S. & L., 5 p.c. coup., 1912.	4,000 00	4,040 00
P. & R., gen. m., 4 p.c., 1958...	4,000 00	3,455 00
P. & R., 3d pfd. inc. m., 1958...	5,000 00	3,000 00
RAILROAD STOCKS—		
Little Schuylkill.....	5,000 00	7,300 00
Pennsylvania	10,000 00	10,875 00
North Pennsylvania.....	6,800 00	11,560 00
Delaware.....	1,200 00	1,488 00

	Par Value.	Market Value.	
BANK STOCKS—			
Philadelphia National.....	6,800 00	14,076 00	
Farm. & Mech. National.....	8,800 00	10,208 00	
MISCELLANEOUS—			
Ch. & D. Can. 5 p.c. r. bs., 1916.	15,000 00	9,825 00	
Am. S. S. Co. 6 p.c. coup. bds..	6,000 00	6,210 00	
Susq. Coal Co. 6 p.c. cou. bds., 1911.	10,000 00	11,800 00	
N. Y. Car Trust, ser. C. 6 p. c..	27,000 00	27,000 00	
Beth. Iron Co. 1st m. 6 p.c. 1894.	2,000 00	2,000 00	
Hunt. & Bd. Top c. t. 5 p.c. 1896	5,000 00	5,000 00	
Totals.....	\$194,600 00	\$217,409 50	217,409 50

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Tex. & Pac. R.R. Co. stk....	\$50,000	\$4,625 00	\$10,000
Catawissa R.R. Co stk.....	25,000	3,250 00	
United Gas Imp. Co. stk.....	5,000	6,500 00	
Corn Ex. Nat'l Bank stk....	1,250	1,812 50	1,500
United N. J. R.R. & Canal Co.			10,000
reg 4 p.c. g. m. bds.....	5,000	5,150 00	
Commonwealth Title Ins. &			
Trust Co. stk.....	700	1,134 00	
Commonwealth Title Ins. &			
Trust Co. stk.....	1,100	1,782 00	
Penn. Fire Ins Co. stk.....	1,000	3,500 00	
American Ins. Co. stk.....	500	710 00	1,200
Phila. & Reading 3d pfd. 5 p.c.			
int. mortgage bds.....	1,000	600 00	
Lee County, Ia., 6 p.c. con. bds.	1,700	1,700 00	1,000
13th & 15th St. Pas. Ry. Co. stk.	2,500	10,500 00	6,500
Union National Bank stk....	1,150	1,840 00	1,200
Totals.....	\$95,900	\$43,103 50	\$30,200 30,200 00

Cash in Company's principal office.....	1,952 20
Cash in bank	30,455 83
Interest due and accrued on stocks.....	1,077 50
Interest due and accrued on collateral loans.....	Nothing.
Bills receivable not matured.....	60 00
Gross premiums in due course of collection.....	77,878 03
Rents due and accrued.....	809 38
Reinsurance due.....	28 40
Reclaimable on perpetual insurance on Company's building.	742 50
Gross assets.....	\$530,513 38
Deduct as inadmissible, bill receivable.....	60 00
Assets of the Company at their actual value.....	\$530,453 38

III. LIABILITIES.

Losses adjusted and unpaid.....	\$26,034 95	
Losses reported and unadjusted.....	26,772 37	
Losses resisted.....	1,787 41	
Gross amount of unpaid losses.....	\$54,594 73	
Deduct reinsurance.....	3,405 96	
Net amount of unpaid losses.....		\$51,188 77
Unearned premiums on risks, one year or less...	\$92,645 86	
Unearned premiums on risks, more than one year.....	73,820 23	
Unearned premiums as computed above.....		166,466 09
Reclaimable on perpetual policies.....		34,039 71
Commissions and brokerage.....		15,847 89
Cash dividends to stockholders remaining unpaid.....		1,694 52
Reinsurance.....		646 32
All other demands.....		56 36
Special deposits in other States in excess of present liabilities therein.....		Nothing.
Total liabilities, except capital and surplus.....	\$269,939 66	
Capital stock.....	250,000 00	
Surplus beyond all liabilities.....	10,513 72	
Total liabilities, including capital and surplus.....		\$530,453 38

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$400,843 19	
Deduct reinsurance, rebate, abatement, and return premiums.....	85,939 30	
Actual cash premiums.....		\$314,903 89
Notes received for premiums, unpaid.....	Nothing.	
Interest on mortgages of real estate.....		645 00
Interest on loans and bonds, and dividends on stocks.....		13,357 46
Rents.....		7,028 36
Deposit premiums received from perpetual risks.....	\$785 70	
Actual cash income.....		\$335,934 71

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. pd. for losses (inc. \$53,332.93 occurring in previous years)..	\$259,310 00	\$319 46
Deduct salvage and reinsurance..	37,109 21	96 21
Net amount paid for losses	\$222,200 79	\$223 25
Cash dividends.....		35 51
Commissions and brokerage.....		51,710 69
Salaries and fees.....		24,993 98

Taxes.....	9,399	76
All other payments	26,482	81
Deposit premiums returned on perpetual risks. \$1,687	77	
Actual cash expenditure.....	\$335,046	79

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$37,611,603	\$413,544 64
Written or renewed during the year.....	38,950,839	401,550 90
Totals.....	\$76,562,442	\$815,095 54
Deduct those expired and marked off.....	37,065,263	389,389 28
In force at the end of the year.....	\$39,497,179	\$425,706 26
Deduct amount reinsured.....	6,678,277	79,779 33
Net amount in force.....	\$32,818,902	\$345,926 93

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$17,687,236	\$185,291 72	1-2	\$92,645 86
1891....	} Two years.....	106,978	846 89	1-4	211 72
1892 ...		62,395	752 17	3-4	564 12
1890 ...	} Three years	3,256,891	35,066 71	1-6	5,844 45
1891 ...		3,159,094	34,059 15	1-2	17,029 57
1892....		2,086,466	24,380 64	5-6	20,317 20
1889....	} Four years.....	49,600	528 07	1-8	66 01
1890....		90,390	878 98	3-8	329 61
1891....		60,975	576 89	5-8	360 55
1892....		35,825	360 25	7-8	315 21
1888....	} Five years.....	1,589,896	16,900 46	1-10	1,690 05
1889....		1,156,576	11,955 12	3-10	3,586 54
1890....		1,302,756	13,162 28	1-2	6,581 14
1891....		1,140,688	10,633 90	7-10	7,443 73
1892....	} Perpetual.....	1,033,136	10,533 70	9-10	9,480 33
Various.		1,281,128	37,821 90	90-100	34,039 71
Totals		\$34,100,030	\$383,748 83		\$200,505 80

Premiums received since the organization of the Company..	\$22,553,042 00
Losses paid since the Company organized.....	16,342,280 00
Cash dividends declared.....	1,876,221 00
Stock dividends declared.....	15,000 00
Stock owned by the directors at par value.....	34,630 55
Losses incurred during the year.....	223,360 70
Loaned to officers and directors.....	19,000 00
Loaned to stockholders not officers	11,200 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$657,023 00
Premiums received.....	6,759 62
Losses paid.....	6,070 41
Losses incurred.....	7,115 68

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, April, 1861.

ROBERT B. BEATH, *President.*DENNIS J. SWEENEY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$300,000 00
Whole amount of capital actually paid up in cash.	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$119,850 00
Loans on bond and mortgage and ground rents (first liens), not more than one year's interest due.....	647,131 50
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$800 is in process of foreclosure).....	800 00
Interest due and accrued on bond and mortgage loans.....	11,896 62
Value of premises mortgaged.....	\$1,296,700 00
Buildings (insured for \$452,230)	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS —		
Philadelphia city 4 p.c. 1895....	\$40,000 00	\$40,800 00
City of Woonsocket, Dakota...	6,000 00	6,300 00
RAILROAD BONDS—		
Northern Central 6 p.c., 1904...	10,000 00	11,800 00
Chic. & Western Ind. 6 p.c., 1932.	10,000 00	11,650 00
Zanesville & Ohio 6 p.c.....	10,000 00	4,000 00
Penna. & N. Y. C. & R. Co. 4 p.c., 1939.....	20,000 00	20,000 00

	Par Value.	Market Value.	
Jacksonville, Tampa & K. West			
6 p.c., 1914.....	10,000 00	10,000 00	
Toledo Belt Line 5 p.c., 1900-1.	10,000 00	10,000 00	
Chattanooga Union 6 p.c.....	15,000 00	13,500 00	
Oregon Pacific, 6 p.c. 1906.....	10,000 00	2,000 00	
McKeesp't & Belle Vernon 6 p.c.	10,000 00	12,000 00	
Atlantic City 5 p.c.....	20,000 00	20,800 00	
Lehigh Valley 4½ p.c., 1940....	20,000 00	20,700 00	
P. & R. imp. 6 p.c., 1897.....	10,000 00	10,600 00	
RAILROAD STOCKS—			
Continental Pass.....	20,000 00	24,000 00	
Union Pass.....	7,500 00	29,250 00	
MISCELLANEOUS—			
Car Trust of N. Y., No. 2, ser. F...	5,000 00	4,720 00	
Car Trust of N. Y., No. 3, ser. G...	17,000 00	16,030 00	
Mortgage Trust Co. of Penn. 5 p.c.	10,000 00	10,000 00	
Penn. Equipment Tr. 4 p.c., 1895..	10,000 00	9,800 00	
R. E. Title Ins. & Trust Co., Phila.,			
4½ p.c. bds.....	20,000 00	20,000 00	
Totals.....	\$290,500 00	\$307,950 00	307,950 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
13th and 15th Sts. Pass. Ry. Co. stk.	\$2,500	\$10,500	\$6,000
Bucks County Trust Co.'s stk...	2,000	2,000	3,000
New Hope Del. Bridge Co.'s stk..	1,200	1,500	
Title Guar. & Trust Co., N.Y., stk.	1,000	1,670	
Com'wlth Title Ins. & Tr. Co's stk.	1,000	3,300	4,000
People's Pass. R'y Co.'s stk.....	1,250	3,000	
People's Pass. R'y Co.'s stk.....	5,000	12,000	8,000
St. P. & North. Pac. R.R. Co. bds..	10,000	11,700	30,000
Phila. & Reading R.R. Co.'s stk..	30,000	15,825	
Lehigh Valley R.R. Co.'s stk.....	5,000	5,850	
Phila. & Rdg. R.R. Co.'s g. m.bds.	4,000	3,440	
Pennsylvania R.R. Co.'s stk.....	650	708	500
Real Est. Tit. Ins. & Tr. Co's stk..	2,500	3,500	2,800
Metropolitan Traction Co.'s stk..	10,000	13,700	25,000
Philadelphia Traction Co.'s stk...	5,000	11,950	
Pennsylvania R.R. Co's. stk.....	5,000	5,450	
Phila. & Reading R.R. Co's stk..	5,000	2,637	
Chic. Gas Light & Coke Co.'s bds.	3,000	2,670	
Totals.....	\$94,100	\$111,400	\$79,300

79,300

Cash in Company's principal office.....	2,619 96
Cash in bank.....	32,802 01
Interest due and accrued on stocks.....	814 50
Interest due and accrued on collateral loans.....	936 80
Gross premiums in due course of collection.....	46,420 97
Rents due and accrued.....	266 13
All other property.....	3,512 75
Assets of the Company at their actual value.....	<u>\$1,254,301 24</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$13,741 73
Losses reported and unadjusted.....	21,830 09
Losses resisted.....	<u>7,894 82</u>
Gross amount of unpaid losses.....	\$43,466 64
Unearned premiums on risks, one year or less..	\$117,226 44
Unearned premiums on risks, more than one year.....	<u>*85,567 72</u>
Unearned premiums as computed above.....	202,794 16
Reclaimable on perpetual policies.....	600,115 63
Commissions and brokerage.....	12,109 50
Due for salaries, rent, advertising, etc.....	599 49
Taxes.....	4,291 16
Return premiums.....	5,691 75
Reinsurance.....	1,700 56
Special deposits in other States in excess of present liabilities therein.....	<u>Nothing.</u>
Total liabilities, except capital and surplus.....	\$870,768 89
Capital stock.....	300,000 00
Surplus beyond all liabilities.....	<u>83,532 35</u>
Total liabilities, including capital and surplus.....	<u>\$1,254,301 24</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$336,895 32
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>50,987 88</u>
Actual cash premiums.....	\$285,907 44
Interest on mortgages of real estate and ground rents.....	} 51,557 88
Interest on loans and bonds, and dividends on stocks.....	
Rents.....	1,027 15
All other sources.....	471 75
Deposit premiums received for perpetual risks..	\$43,819 16
Actual cash income.....	<u>\$338,964 22</u>

* This item should be increased by \$895.50, and the surplus reduced by that sum. Error discovered too late to be corrected in Tables.

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$26,412.98 occurring in previous years).....	\$191,616 29
Cash dividends.....	18,000 00
Commissions and brokerage.....	65,504 00
Salaries and fees	19,079 92
Taxes.....	8,411 32
All other payments.....	23,308 31
Deposit premiums returned during the year.... \$17,936 75	
Actual cash expenditure.....	<u>\$325,919 84</u>

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$35,400,739	\$369,720 12
Written or renewed during the year.....	33,315,717	346,852 02
Totals.....	<u>\$68,716,456</u>	<u>\$716,572 14</u>
Deduct those expired and marked off.....	31,245,412	303,705 77
In force at the end of the year.....	\$37,471,044	\$412,866 37
Deduct amount reinsured.....	1,528,550	16,139 09
Net amount in force.....	<u>\$35,942,494</u>	<u>\$396,727 28</u>

Perpetual Risks.

	Fire.	Deposits.
In force on the 31st day of December of the preceding year	\$27,492,827	\$634,456 99
Written or renewed during the year	2,181,100	48,523 07
Totals	<u>\$29,673,927</u>	<u>\$682,980 06</u>
Deduct those expired and marked off.....	774,750	19,413 25
In force at the end of the year.....	\$28,899,177	\$663,566 81
Deduct amount reinsured	25,500	650 00
Net amount in force	<u>\$28,873,677</u>	<u>\$662,916 81</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$22,022,736 00	\$234,452 88	1-2	\$117,226 44
1891....	Two years.....	169,308 00	1,618 43	1-4	404 61
1892....		146,326 00	1,453 29	3-4	1,089 97
1890....	Three years.....	1,960,140 00	21,839 15	1-6	3,639 86
1891....		2,706,740 00	28,400 27	1-2	14,200 13
1892....		2,377,363 00	26,832 71	5-6	22,360 60
1889....	Four years	48,700 00	392 29	1-8	49 04
1890....		61,050 00	500 80	3-8	187 80
1891....		76,125 00	745 52	5-8	465 95
1892....		78,350 00	725 89	7-8	635 11
1888....	Five years.....	932,153 00	10,550 08	1-10	1,055 00
1889....		1,188,327 00	13,001 28	3-10	3,900 36
1890....		507,625 00	14,001 08	1-2	7,050 54
1891....		1,385,208 00	15,189 42	7-10	10,632 60
1892....		1,739,893 00	19,221 07	9-10	17,298 90
	Various.....	542,450 00	7,703 12	....	3,492 75
	Perpetual.....	28,873,677 00	662,916 81	$\frac{9.5}{100}$	600,115 63
Totals.....		\$64,816,171 00	\$1,059,644 09		\$803,805 29

Premiums received since the organization of the Company..	\$2,731,758 08
Losses paid since the organization of the Company.....	1,743,601 17
Cash dividends paid to stockholders.....	314,506 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value.....	73,470 00
Losses incurred during the year.....	201,427 55
Loaned to stockholders not officers.....	19,500 00
Loaned to officers and directors.....	11,500 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$588,086 00
Premiums received.....	5,237 67
Losses paid.....	2,593 42
Losses incurred.....	2,593 42

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1824.

W. WILSON UNDERHILL, *President*. WALTER H. GRIFFEN, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$525,500 00
Interest accrued on bond and mortgage loans.....	3,938 75
Value of lands mortgaged.....	\$348,000 00
Buildings (insured for \$553,950).....	680,000 00
Total.....	\$1,028,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States.....	\$45,000 00	\$51,075 00	
RAILROAD STOCK —			
Rensselaer & Saratoga.....	17,800 00	31,150 00	
Totals.....	\$62,800 00	\$82,225 00	82,225 00

Cash in Company's principal office.....	13,222 79
Cash in bank.....	36 98
Interest due and accrued on stocks.....	762 00
Gross premiums in due course of collection.....	59,638 70
Reinsurance due.....	482 90

Assets of the Company at their actual value..... \$685,807 12

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,500 00
Losses reported and unadjusted.....	20,200 00
Losses resisted.....	1,440 00
Gross amount of unpaid losses.....	\$36,140 00
Deduct reinsurance.....	Nothing.
Net amount of unpaid losses.....	\$36,140 00

Unearned premiums on risks, one year or less,	\$101,518 75	
Unearned premiums on risks, more than one year.....	118,581 77	
Unearned premiums on inland navigation risks,	4,532 62	
Unearned premiums as computed above		224,633 14
Commissions and brokerage.....		9,825 81
Return premiums.....		9,478 94
Due for salaries, rent, advertising, etc.....		4,817 06
Special deposits in other States in excess of present liabilities therein		Nothing.
Total liabilities, except capital and special funds....		\$284,894 95
Capital stock.....		250,000 00
Special reserve fund of stockholders.....		125,000 00
Guaranty surplus fund.....		25,912 17
Total liabilities, including capital and special funds..		\$685,807 12

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$395,412 21	\$12,513 66	
Deduct reinsurance, rebate, abate- ment, and return premiums...	93,952 81	1,487 62	
Actual cash premiums...	\$301,459 40	\$11,026 04	\$312,485 44
Interest on mortgages of real estate.....			24,537 11
Interest on loans and bonds, and dividends on stocks.....			1,681 08
All other sources.....			12 50
Actual cash income			\$338,716 13

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$27,155.82 occurring in previous years)..	\$174,414 82	\$5,259 26	
Deduct salvage and reinsurance..	15,791 89	2,602 85	
Net amount paid for losses.	\$158,622 93	\$2,656 41	\$161,279 34
Cash dividends.....			25,012 75
Commissions and brokerage.....			71,726 94
Salaries and fees.....			20,703 51
Taxes.....			9,155 24
Rents			6,000 00
All other payments.....			28,423 75
Actual cash expenditure.....			\$322,301 53

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$47,002,608 00	\$333,648 84
Written or renewed during the year.....	43,983,640 00	392,730 65
Totals.....	\$90,986,248 00	\$726,379 49
Deduct those expired and marked off.....	41,252,500 00	285,678 44
In force at the end of the year.....	\$49,733,748 00	\$440,701 05
Deduct amount reinsured.....	3,065,873 00	28,648 58
Net amount in force.....	\$46,667,875 00	\$412,052 47
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$273,566 00	\$9,065 25

Recapitulation of Fire Risks and Premiums.

Year. written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$19,691,387	\$203,037 57	1-2	\$101,518 75
1891....	Two years.....	233,684	938 63	1-4	234 66
1892....		102,475	904 91	3-4	678 68
1890....	Three years.....	7,210,920	39,533 51	1-6	6,588 92
1891....		7,425 377	53,427 24	1-2	26,713 62
1892....		7,879 717	74,218 67	5-6	61,848 90
1889....	Four years	102,018	927 49	1-8	115 93
1890....		107,327	736 46	3-8	276 17
1891....		70,574	455 87	5-8	284 92
1892....		78,203	817 87	7-8	715 63
1888....	Five years.....	650,245	5,343 62	1-10	534 36
1889....		582,653	6,946 75	3-10	2,084 02
1890....		714,363	6,071 06	1-2	3,035 53
1891....		790,389	6,765 47	7-10	4,735 82
1892....		1,028,543	11,927 35	9-10	10,734 61
Totals.....		\$46,667,875	\$412,052 47		\$220,100 52

Premiums received since the organization of the Company..	\$4,761,796 00
Losses paid since the Company organized.....	2,495,127 00
Cash dividends paid stockholders.....	1,776,590 00
Stock dividends declared.....	Nothing.
Stock owned by directors at par value	51,800 00
Losses incurred during the year (fire, \$164,794; marine and inland, \$5,470).....	170,264 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$752,925 00
Premiums received.....	5,910 82
Losses paid.....	1,879 38
Losses incurred.....	3,715 36

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1870.

GEORGE R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$207,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due	291,850 00
Loans on bond and mortgage (first liens), more than one year's interest due, (of which — is in process of foreclosure).....	Nothing.
Interest due and accrued on bond and mortgage loans.....	2,119 25
Value of lands mortgaged.....	\$310,000 00
Buildings (insured for \$312,225).....	366,450 00
Total.....	\$676,450 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c. consols.....	\$75,000 00	\$85,500 00
MUNICIPAL BONDS—		
Richmond, Va., city.....	15,000 00	15,300 00
RAILROAD BONDS—		
N. Y., L. E. & Western.....	20,000 00	20,300 00
Chicago, Burlington & Quincy..	20,000 00	17,000 00
St. Joseph & Grand Island.....	20,000 00	18,600 00
Housatonic.....	20,000 00	22,900 00
Philadelphia & Reading.....	25,000 00	21,400 00
Atchison, Topeka & Santa Fe..	20,000 00	16,800 00
Chesapeake & Ohio.....	20,000 00	20,400 00
N. Y., W. Shore & Buffalo.....	20,000 00	20,800 00
N. Y., Ontario & Western.....	10,000 00	10,700 00

	Par Value.	Market Value.	
RAILROAD STOCKS—			
New York & Harlem.....	60,000 00	156,000 00	
Albany & Susquehanna.....	40,000 00	66,000 00	
Rensselaer & Saratoga.....	50,000 00	87,000 00	
N. Y., Lackawanna & Western.	80,000 00	91,000 00	
Long Island.....	50,000 00	52,000 00	
N. Y. Central & Hudson River.	50,000 00	54,500 00	
Rome, Watert'n & Ogdensburg.	50,000 00	55,500 00	
Delaware & Hudson Canal....	20,000 00	26,900 00	
MISCELLANEOUS—			
Consolidated Gas Co.'s stock ..	50,000 00	62,750 00	
Western Union Tel. bds.....	10,000 00	10,650 00	
Western Union Tel. stk.....	22,000 00	21,000 00	
Totals.....	\$747,000 00	\$953,000 00	953,000 00
Cash in bank.....			149,808 57
Gross premiums in due course of collection.....			148,422 65
Bills receivable, not matured, taken for premiums.....			1,106 76
Assets of the Company at their actual value.....			\$1,753,307 23.

III. LIABILITIES.

Losses adjusted and unpaid.....	\$40,904 80	
Losses reported and unadjusted.....	73,981 00	
Losses resisted	4,250 00	
Gross amount of unpaid losses.....	\$119,135 80	
Deduct reinsurance.....	15,000 00	
Net amount of unpaid losses		\$104,135 80
Unearned premiums on risks, one year or less..	\$374,921 42	
Unearned premiums on risks, more than one year.....	519,390 65	
Unearned premiums on inland risks.....	Nothing.	
Unearned premiums as computed above.....		894,312 07
Commissions and brokerage.....		28,129 15
Special deposits in other States in excess of present liabilities therein		65,020 00
Total liabilities, except capital and surplus... ..		\$1,091,597 02
Capital stock.....		300,000 00
Surplus beyond all liabilities		361,710 21
Total liabilities, including capital and surplus.....		\$1,753,307 23

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$1,414,016 97	Nothing.
Deduct reinsurance, rebate, abatement, and return premiums..	148,422 65	Nothing.
Actual cash premiums....	\$1,106,633 18	Nothing. \$1,106,633 18

Notes for premiums, unpaid.....	\$541 01	
Interest on mortgages of real estate.....		20,554 46
Interest on loans and bonds, and dividends on stocks.....		37,751 25
Rents.....		553 21
Actual cash income.....	\$1,165,492 10	

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (inc. \$111,629.42) occurring in previous years..	\$663,110 66	Nothing.	
Deduct salvage and reinsurance..	47,553 77	Nothing.	
Net amount paid for losses..	\$615,556 89	Nothing.	\$615,556 89
Cash dividends.....			30,000 00
Commissions and brokerage.....			248,353 10
Salaries and fees.....			41,969 43
Taxes.....			26,573 13
All other payments.....			139,419 25
Actual cash expenditure.....			\$1,101,871 80

VI. MISCELLANEOUS.

Risks and Premiums

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$168,422,032 00	\$1,669,105 77
Written or renewed during the year.....	120,346,866 00	1,276,873 83
Totals.....	\$288,768,898 00	\$2,945,979 60
Deduct those expired and marked off.....	109,943,992 00	1,130,116 80
In force at the end of the year.....	\$178,824,906 00	\$1,815,862 80
Deduct amount reinsured.....	6,863,988 00	79,641 49
Net amount in force.....	\$171,960,918 00	\$1,736,221 31

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$67,761,013	\$749,842 83	1-2	\$374,921 42
1891....	Two years.....	559,237	4,584 57	1-4	1,146 14
1892....		841,765	6,085 26	3-4	4,563 95
1890....	Three years.....	24,152,576	205,069 60	1-6	34,178 26
1891....		25,130,252	219,487 61	1-2	109,743 80
1892....	Four years.....	26,865,642	247,714 71	5-6	206,428 93
1889....		229,300	2,169 49	1-8	271 18
1890....	Five years.....	447,973	3,300 96	3-8	1,237 86
1891....		425,539	3,239 08	5-8	2,024 42
1892....	Six years.....	344,485	2,409 64	7-8	2,108 42
1888....		4,067,006	45,589 99	1-10	4,558 99
1889....	Seven years.....	4,475,419	51,348 26	3-10	15,404 47
1890....		5,374,815	62,501 55	1-2	31,250 77
1891....	Eight years.....	5,695,519	65,582 66	7-10	45,907 86
1892....		5,590,377	67,295 10	9-10	60,565 60
Totals.....		\$171,960,918	\$1,736,221 31	...	\$894,312 07

Premiums received since the organization of the Company...	\$16,968,463 65
Losses paid since the Company organized.....	9,368,185 60
Cash dividends paid stockholders.....	618,000 00
Stock dividends declared.....	100,000 00
Stocks owned by directors at par value.....	102,000 00
Loaned to officers and directors.....	5,000 00
Losses incurred during the year (fire, \$606,842.47 ; marine and inland, nothing).....	606,842 47

Special deposits elsewhere for the exclusive protection of
policy-holders there :—

State or Country.	Value of Deposits.	Total Lia- bilities therein.	Excess of Deposits.
Georgia.....	\$28,500 00	\$14,640 00	\$13,860 00
Virginia.....	15,300 00	10,565 00	4,735 00
Oregon.....	57,000 00	10,575 00	46,425 00
Totals.....	\$100,800 00	\$35,780 00	\$65,020 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,964,889 00
Premiums received.....	18,800 10
Losses paid.....	7,289 75
Losses incurred.....	8,951 61

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN N. Y.

Commenced Business, March, 1853.

MARSHALL S. DRIGGS, *President.*

FREDERICK H. WAY, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$629,843 90
Loans on bond and mortgage (first liens), not more than one year's interest due.....	323,650 00
Interest due and accrued on bond and mortgage loans.....	1,305 41
Value of lands mortgaged.....	\$277,000 00
Buildings (insured for \$290,800).....	297,500 00
Total.....	\$574,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
STATE BONDS—			
Georgia 4½ p.c. coupon, 1915..	\$25,000 00	\$28,750 00	
MUNICIPAL BONDS—			
Richmond, Va., rég. 4 p.c., 1920.	12,500 00	12,500 00	
RAILROAD BONDS—			
Calv. Cem., Greenpoint & Brook.	2,000 00	2,200 00	
RAILROAD STOCKS—			
Second Avenue, of New York..	18,000 00	32,400 00	
Brooklyn City.....	50,000 00	150,000 00	
Brooklyn & N. Y. Ferry Co.	5,000 00	8,750 00	
Dry Dock, East Broadway & Battery, New York.....	20,000 00	34,000 00	
BANK STOCKS—			
Long Island, Brooklyn.....	10,000 00	15,000 00	
First National, Brooklyn.....	5,000 00	22,500 00	
Kings County Trust Co.....	9,000 00	24,750 00	
MISCELLANEOUS—			
People's Gas L. Co., Brook., stk.	13,000 00	13,650 00	
Metro. Gas L. Co., Brook., stk.	5,000 00	6,250 00	
N. Y. & N. J. Tel'ph'ne Co., stk.	10,000 00	9,700 00	
Totals.....	\$184,500 00	\$360,450 00	360,450 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Title Guar. & Trust Co. stk.	\$4,000 00	\$6,400 00	\$5,000 00	
Lafayette Ins. Co. stk.	1,000 00	700 00	} 1,000 00	
Amphion Academy stk.	250 00	250 00		
Second Ave. R.R. Co. stk.	400 00	720 00		
Totals.....	\$5,650 00	\$8,070 00	\$6,000 00	6,000 00

Cash in Company's principal office.....	1,267 60
Cash in bank.....	92,228 42
Interest due and accrued on stocks and bonds.....	3,131 35
Interest due and accrued on collateral loans.....	25 00
Gross premiums in due course of collection.....	70,804 75
Rents due and accrued.....	7,396 83
Reinsurance due.....	260 76
Premiums unpaid (more than three months due).	\$1,088 37
Assets of the Company at their actual value.....	\$1,496,364 02

III. LIABILITIES.

Losses adjusted and unpaid.....	\$24,307 51
Losses reported and unadjusted.....	39,122 23
Losses resisted.....	5,269 79
Gross amount of unpaid losses.....	\$68,699 53
Deduct reinsurance.....	5,900 77
Net amount of unpaid losses.....	\$62,798 76

Unearned premiums on risks, one year or less.	\$182,639 04
Unearned premiums on risks, more than one year.....	<u>291,829 84</u>
Unearned premiums as computed above.....	474,468 88
Commissions and brokerage.....	12,337 24
Cash dividends to stockholders remaining unpaid.....	Nothing.
Due and to become due for borrowed money.....	Nothing.
Taxes.....	2,683 46
Reinsurance.....	933 86
Special deposits in other States in excess of present liabilities therein.....	<u>19,197 40</u>
Total liabilities, except capital, special funds, and surplus.....	\$572,419 60
Capital stock.....	250,000 00
Special reserve fund of stockholders.....	280,000 00
Guaranty surplus fund.....	280,000 00
Surplus beyond all liabilities.....	<u>113,944 42</u>
Total liabilities, including capital, special funds, and surplus.....	\$1,496,364 02

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$630,035 79
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	<u>73,715 92</u>
Actual cash premiums.....	\$556,319 87
Interest on mortgages of real estate.....	15,975 68
Interest on loans and bonds, and dividends on stocks.....	18,208 15
Rents.....	<u>26,199 79</u>
Actual cash income.....	\$616,703 49

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$38,840.51 occurring in previous years).....	\$358,078 53
Deduct salvage and reinsurance.....	<u>31,471 97</u>
Net amount paid for losses.....	\$326,606 56
Cash dividends.....	50,100 00
Commissions and brokerage.....	132,211 60
Salaries and fees.....	60,617 64
Taxes.....	6,185 69
All other payments.....	<u>35,929 49</u>
Actual cash expenditure.....	\$611,650 98

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$123,413,660	\$973,904 12
Written or renewed during the year	77,328,860	637,259 04
Totals.....	\$200,742,520	\$1,611,163 16
Deduct those expired and marked off.....	77,367,316	627,440 60
In force at the end of the year.....	\$123,375,204	\$983,722 56
Deduct amount reinsured.....	5,338,569	48,168 80
Net amount in force.....	\$118,036,635	\$935,553 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892 ...	One year.....	\$41,600,497	\$365,278 08	1-2	\$182,639 04
1891....	Two years.....	150,130	941 71	1-4	235 43
1892....		134,008	1,050 53	3-4	767 90
1890....	Three years....:	20,284,763	129,211 82	1-6	21,535 30
1891....		21,040,462	139,398 17	3-6	69,699 08
1892 ...	Four years.....	19,834,619	143,087 36	5-6	119,239 47
1889....		213,791	1,853 58	1-8	231 70
1890....	Five years.....	306,680	2,524 38	3-8	946 64
1891....		223,792	1,847 81	5-8	1,154 88
1892....	Six years.....	201,416	1,671 26	7-8	1,462 35
1888 ...		2,841,445	29,298 85	1-10	2,929 88
1889....	Seven years.....	2,613,092	27,871 35	3-10	8,361 40
1890....		2,614,346	27,793 58	5-10	13,896 79
1891....	Eight years.....	2,781,105	30,018 65	7-10	21,013 05
1892 ...		3,196,489	33,706 63	9-10	30,335 97
Totals.....		\$118,036,635	\$935,553 76		\$474,448 88

Premiums received since the organization of the Company..	\$13,166,119 42
Losses paid since the Company organized.....	6,848,308 83
Cash dividends declared.....	1,302,500 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	82,550 00
Losses incurred during the year.,.	355,746 43
Loaned to officers and directors.....	5,000 00
Loaned to stockholders not officers.....	1,000 00

Special deposits elsewhere for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia.....	\$28,750 00	\$16,613 05	\$12,136 95
Virginia.....	12,500 00	5,439 55	7,060 45
Totals.....	\$41,250 00	\$22,052 60	\$19,197 40

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,653,816 00
Premiums received.....	22,645 04
Losses paid.....	6,301 94
Losses incurred.....	6,451 94

MUTUAL FIRE
INSURANCE COMPANIES
OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1892.



FITCHBURG MUTUAL FIRE INSURANCE COMPANY,

FITCHBURG, MASS.

Commenced Business, September, 1847.

AMASA NORCROSS, *President.*EDWARD P. DOWNE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of guarantee capital authorized.....	Nothing.
---	----------

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$12,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	98,368 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which none is in process of foreclosure).....	Nothing.
Interest due and accrued on bond and mortgage loans.....	1,264 75
Value of lands mortgaged.....	\$3,800 00
Buildings (insured for \$8,600).....	8,900 00
Total.....	\$12,700 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
RAILROAD BONDS—		
Old Colony.....	\$5,000 00	\$5,000 00
Cheshire.....	9,000 00	9,450 00
Fitchburg.....	5,000 00	5,000 00
Maine Central.....	5,000 00	5,000 00
RAILROAD STOCKS—		
Old Colony.....	2,000 00	3,720 00
Fitchburg.....	1,000 00	830 00
BANK STOCKS—		
Fitchburg National.....	1,000 00	1,500 00
Rollstone National.....	2,000 00	3,000 00
Ashburnham National.....	10,000 00	10,000 00
MISCELLANEOUS—		
Minn. Thresher Mfg. Co. bds...	24,000 00	24,000 00
Kansas Investment Co. bds.....	10,000 00	10,000 00

	Par Value.	Market Value.	
C. N. Nelson Lumber Co. bds..	3,000 00	3,000 00	
Springfield S. Dep. & T. Co. stk..	1,500 00	1,500 00	
Min. Thresh'r Mfg. Co. pfd. stk.	11,350 00	11,350 00	
City of Fitchburg.....	5,000 00	5,000 00	
Totals	\$94,850 00	\$98,350 00	98,350 00

Loans on Collateral.

	Market Val.	Amt. Loaned.	
Worc. North Sav. Inst. bk. book.	\$1,100 00	\$1,000 00	
Garfield & Proctor Coal Co. stk..	5,000 00	4,500 00	
Simonds Manufacturing Co. stk...	4,000 00	3,000 00	
Simonds Manufacturing Co. stk...	4,000 00	3,200 00	
Worc. Co. Inst. for Sav. bk. book.	1,041 97	} 2,000 00	
Worc. North Sav. Inst. bk. book.	1,106 22		
Fitchburg & Leominster St. R'y stk.	2,000 00	700 00	
Fitchburg Co-operative bank stk..	1,525 00	1,500 00	
Totals.	\$19,773 19	\$15,900 00	15,900 00

Personal notes.....	14,143 00
Cash in Company's principal office.....	775 60
Cash in bank.....	27,257 36
Interest due and accrued on stocks and bonds	} 547 00
Interest due and accrued on collateral loans and personal notes.....	
Net premiums in due course of collection.....	14,130 00
Assets of the Company at their actual value.....	\$282,735 71

III. LIABILITIES.

Losses adjusted and unpaid.....	\$11,328 21
Losses reported and unadjusted	3,020 00
Losses resisted.....	1,349 27
Gross amount of unpaid losses.....	\$15,697 48
Unearned premiums on all risks.....	184,162 78
Cash dividends to policy-holders remaining unpaid.....	2,970 00
Due for salaries, rent, advertising, etc.....	405 00
Taxes.....	821 59
Commissions and brokerage.....	Nothing.
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except surplus.....	\$204,056 85
Surplus beyond all liabilities.....	78,678 86
Total liabilities, including surplus.....	\$282,735 71

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$159,760 85	
Deduct reinsurance, rebate, abatement, and return premiums	Nothing.	
Actual cash premiums.....		\$159,760 85
Interest on mortgages of real estate.....		} 11,983 68
Interest on loans and bonds, and dividends on stocks		
Actual cash income.....		\$171,744 53

V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (inc. none occurring in previous years)..	\$79,756 30	
Cash dividends paid policy-holders	48,103 80	
Commissions and brokerage.....	24,100 18	
Salaries and fees.....	7,900 00	
Taxes.....	1,434 89	
Rent	700 00	
All other payments.....	6,505 21	
Actual cash expenditure		\$168,500 38

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$22,187,594	\$343,275 66
Written or renewed during the year.....	10,619,865	158,441 79
Totals	\$32,807,459	\$501,717 45
Deduct those expired and marked off.....	8,990,637	133,391 33
Net amount in force.....	\$23,816,822	\$368,326 12

Premiums received since the organization of the Company..	\$2,783,067 44
Losses paid since the Company organized.....	1,365,657 89
Losses incurred during the year	80,506 30

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$468,660 00
Premiums received.....	5,872 61
Losses paid.....	943 65
Losses incurred.....	1,189 65

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

Commenced Business, May, 1843.

CHARLES H. PRICE, *President*.WALTER L. HARRIS, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of guarantee capital authorized.....	\$100,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$46,150 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	125,400 00
Loans on bond and mortgage (first liens), more than one year's interest due.....	3,000 00
Interest due and accrued on bond and mortgage loans.....	2,275 31
Value of lands mortgaged.....	\$136,850 00
Buildings (insured for \$120,250).....	172,350 00
Total.....	\$309,200 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL AND COUNTY BONDS—		
Marion County, Ind.....	\$5,000 00	\$5,600 00
Washington County, Ill.....	2,000 00	2,155 00
Boston, Mass., city.....	5,000 00	5,100 00
Birmingham, Ala., city.....	5,000 00	5,200 00
Cincinnati, Ohio, city.....	16,000 00	19,612 50
Columbus, Ohio, city.....	10,000 00	10,275 00
Cleveland, Ohio, city.....	13,000 00	14,012 50
Chicago, Ill., city.....	6,000 00	6,275 00
Des Moines, Iowa, city.....	7,000 00	7,000 00
Evansville, Ind., city.....	6,000 00	6,000 00
Jeffersonville, Ind., city.....	7,000 00	8,050 00
Lynn, Mass., city.....	8,000 00	8,320 00
Lawrence, Mass., city.....	5,000 00	5,137 50
Malden, Mass., city.....	10,000 00	10,100 00

	Par Value.	Market Value.
Milwaukee, Wis., city.....	5,000 00	5,400 00
Minneapolis, Minn., city.....	5,000 00	5,137 50
Omaha, Neb., city.....	24,500 00	25,602 25
St. Louis, Mo., city.....	5,000 00	5,487 50
St. Paul, Minn., city.....	25,000 00	26,825 00
RAILROAD BONDS —		
Atchison Topeka & Santa Fe..	17,000 00	12,455 00
Boston & Maine.....	10,000 00	10,000 00
Baltimore & Ohio.....	10,000 00	11,800 00
Bur. & Miss. River, Neb.....	10,000 00	9,000 00
Cincinnati, Hamilton & Dayton,	10,000 00	10,200 00
Chesapeake & Ohio.....	10,000 00	11,700 00
Chicago, Burlington & Quincy..	16,500 00	19,635 00
Chicago & Northern.....	10,000 00	10,000 00
Chicago & Alton.....	5,000 00	5,850 00
Chicago & Eastern Illinois....	5,000 00	5,600 00
Chicago & Western Indiana....	8,000 00	9,280 00
Central Pacific.....	7,000 00	7,525 00
Central New Jersey.....	7,000 00	7,805 00
Eastern.....	10,000 00	11,900 00
Eastern Middlesex S. R. Co....	10,000 00	10,200 00
Housatonic.....	10,000 00	11,400 00
Jackson, Lansing & Saginaw...	6,000 00	6,240 00
Kansas City, St. Jo. & C. B....	5,000 00	6,050 00
Kan. City, F. Scott & Memphis.	8,000 00	8,020 00
Lehigh Valley.....	5,000 00	6,375 00
New York & New England....	15,000 00	17,445 00
New Haven & Derby.....	20,000 00	22,000 00
Northwestern Union.....	8,000 00	10,560 00
Terre Haute & Southeastern...	5,000 00	4,750 00
Utah & Northern.....	10,000 00	7,000 00
Union Pacific.....	28,000 00	29,390 00
Consolidated Vermont.....	2,000 00	1,890 00
RAILROAD STOCKS —		
Old Colony.....	3,100 00	5,766 00
Portsmouth, Portland & Saco..	5,000 00	6,500 00
Pittsb'gh, Ft. Wayne & Chicago.	10,000 00	15,300 00
BANK STOCKS —		
Exchange, Salem.....	4,000 00	4,280 00
First, ".....	1,000 00	1,170 00
Merchants, ".....	500 00	682 50
Mercantile, ".....	3,500 00	4,340 00
Naumkeag, ".....	4,100 00	5,668 25
Salem, ".....	14,000 00	18,200 00
Atlantic, Boston.....	3,000 00	4,020 00
Blackstone, ".....	1,500 00	1,455 00
Continental, ".....	3,100 00	3,890 50
Freemans ".....	5,000 00	5,000 00

	Par Value.	Market Value.	
Globe, Boston.....	3,000 00	3,000 00	
Merchants, ".....	10,000 00	14,600 00	
Republic, ".....	5,000 00	8,025 00	
Revere, ".....	3,000 00	4,150 00	
Second, ".....	10,000 00	19,200 00	
Sh. & L'th'r, ".....	4,000 00	3,780 00	
Beverly, Beverly.....	1,000 00	1,500 00	
South Danvers, Peabody.	2,000 00	2,585 00	
First, Newburyport.....	1,200 00	1,500 00	
MISCELLANEOUS —			
Boston Building, Denver, Col. .	10,000 00	10,100 00	
Col. M. S. Exch'ge, Denver, Col.	10,000 00	10,000 00	
Del. & Hud. Canal Co.....	5,000 00	6,850 00	
Keokuk Water Co.....	10,000 00	10,000 00	
Western Union Telegraph Co..	5,000 00	5,325 00	
Totals.....	\$574,000 00	\$642,347 00	642,347 00

Cash in Company's principal office.....	8,126 47
Cash in bank.....	9,796 93
Interest due and accrued on stocks and bonds.....	7,381 73
Gross premiums in due course of collection.....	769 57
Rents due and accrued.....	112 50
Note receivable.....	1,200 00

Gross assets of the Company.....	\$846,559 51
Deduct as inadmissible, note receivable.....	1,200 00

Assets of the Company at their actual value..... \$845,359 51

III. LIABILITIES.

Losses due and unpaid.....	Nothing.
Losses adjusted, not due.....	\$1,157 00
Losses resisted.....	2,000 00

Gross amount of unpaid losses.....	\$3,157 00
Unearned premiums on risks, one year or less... ..	\$4,389 88
Unearned premiums on risks, more than one year.....	264,654 25

Unearned premiums as computed above.....	269,044 13
Commissions and brokerage.....	101 78
Special deposits in other States in excess of present liabilities therein.....	Nothing.

Total liabilities, except capital and surplus.....	\$272,302 91
Guarantee capital.....	100,000 00
Surplus beyond all liabilities.....	473,056 60
Total liabilities, including capital and surplus.....	\$845,359 51

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$151,558 68
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	10,464 61
Actual cash premiums.....	\$141,094 07
Interest on mortgages of real estate	7,093 75
Interest on loans and bonds, and dividends on stocks.....	34,495 00
Rents	2,434 83
Actual cash income.....	\$185,117 65

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$1,230.96 occurring in pre- vious years).....	\$52,574 52
Cash dividends paid stockholders.....	7,000 00
Cash dividends paid policy-holders.....	71,655 22
Commissions and brokerage.....	21,481 11
Salaries and fees.....	15,000 06
Taxes.....	1,483 12
All other payments.....	4,517 71
Actual cash expenditure.....	\$173,711 74

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$35,175,101 03	\$501,258 81
Written or renewed during the year.....	10,486,496 01	150,928 54
Totals.....	\$45,661,597 04	\$652,187 35
Deduct those expired and marked off.....	10,180,034 70	142,924 23
In force at the end of the year.....	\$35,481,562 34	\$509,263 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$781,545 05	\$8,779 77	1-2	\$4,389 88
1890....	Three years.....	2,713,257 37	41,468 32	1-6	6,911 38
1891....		2,760,163 75	43,085 03	1-2	21,542 51
1892 ...		2,849,043 60	47,069 73	5-6	39,224 78
1888....	Five years.....	4,892,111 73	68,576 70	1-10	6,857 67
1889....		4,300,962 17	61,920 02	3-10	18,576 00
1890....		4,953,139 17	69,388 98	1-2	34,694 49
1891....		5,492,087 41	76,148 05	7-10	53,303 60
1892....		6,735,256 09	98,826 47	9-10	83,543 82
Totals.....		\$35,481,562 34	\$509,263 07		\$269,044 13

Losses paid since the Company organized.....	\$1,690,894 61
Stock owned by directors at par value.....	27,300 00
Losses incurred during the year.....	52,500 56

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$533,842 50
Premiums received.....	5,549 19
Losses paid.....	2,353 72
Losses incurred.....	2,373 72

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE CO.,

WORCESTER, MASS.

Commenced Business, January, 1847.

JOHN D. WASHBURN, *President.*ELIJAH B. STODDARD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of guarantee capital authorized..... Nothing.

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$33,800 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	92,402 05
Value of lands mortgaged.....	\$108,500 00
Buildings (insured for \$85,200).....	148,500 00
Total.....	\$257,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS —		
City of Lawrence.....	\$20,000 00	\$23,000 00
City of Grand Haven.....	10,000 00	8,000 00
City of Mankato.....	5,000 00	4,000 00
RAILROAD BONDS —		
Providence & Worcester.....	25,000 00	29,000 00
Worcester, Nashua & Rochester.	500 00	542 50
A., T. & Santa Fé 1st m.....	9,700 00	8,148 00
A., T. & Santa Fé 2d m.....	4,400 00	2,376 00
Eastern of Minn.....	5,000 00	5,000 00
Chic., Bur. & Quincy.....	500 00	521 25
RAILROAD STOCKS —		
Boston & Maine.....	1,000 00	1,700 00
A., T. & Santa Fé.....	6,000 00	2,100 00

	Par Value.	Market Value.	
Union Pacific.....	5,000 00	2,000 00	
Worcester, Nashua & Rochester.	2,900 00	3,770 00	
Chicago & Alton	5,600 00	8,120 00	
Chic., Bur. & Quincy.....	2,500 00	2,500 00	
Boston & Albany.....	6,100 00	12,810 00	
Providence & Worcester.....	3,400 00	8,500 00	
Norwich & Worcester.....	2,500 00	4,450 00	
BANK STOCKS —			
Central.....	2,000 00	3,200 00	
Westminster.....	2,000 00	2,000 00	
Wachusett.....	2,500 00	5,625 00	
Mechanics.....	1,300 00	1,430 00	
Quinsigamond.....	2,500 00	3,375 00	
Totals.....	\$125,400 00	\$142,167 75	142,167 75
Loan on personal security and sureties.....			3,000 00
Cash in bank.....			11,300 30
Interest due and accrued.....			4,500 00
Gross premiums in due course of collection.....			8,792 58
Deposit notes liable to assessment.....		\$340,477 63	
Assets of the Company at their actual value.....			\$295,962 68

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,375 00	
Losses reported and unadjusted.....	Nothing.	
Losses resisted.....	Nothing.	
Gross amount of unpaid losses.....		\$4,375 00
Unearned premiums on all risks.....		177,449 37
Commissions and brokerage.....		1,204 68
Cash dividends to policy-holders remaining unpaid (est)....		3,000 00
Special deposits in other States in excess of present liabilities therein		Nothing.
Total liabilities, except surplus.....		\$186,029 05
Surplus beyond all liabilities.....		109,933 63
Total liabilities, including surplus.....		\$295,962 68

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$106,353 77	
Deduct reinsurance, rebate, abatement, and return premiums.....	3,328 70	
Actual cash premiums.....		\$103,025 07
Interest on mortgages of real estate.....		4,513 60
Interest on loans and bonds, and dividends on stocks.....		6,744 61
Rents.....		1,601 08
Actual cash income.....		\$115,884 36

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$3,820.51 occurring in previous years).....	\$44,505 93
Cash dividends paid policy-holders.....	41,048 30
Commissions and brokerage.....	15,819 20
Salaries and fees.....	7,000 80
Taxes.....	1,876 73
All other payments.....	2,920 52
Actual cash expenditure.....	\$113,171 48

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$22,588,797	\$332,147 23
Written or renewed during the year.....	7,472,496	105,530 24
Totals.....	\$30,061,293	\$437,677 47
Deduct those expired and marked off.....	6,931,042	97,199 84
Net amount in force.....	\$23,130,251	\$340,477 63

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$1,897,238	\$21,555 10	1-2	\$10,777 55
1891....	} Two years.....	32,312	268 76	1-4	67 19
1892....		30,371	296 05	3-4	222 03
1890....	} Three years.....	1,692,581	28,141 26	1-6	4,690 21
1891....		1,905,276	32,210 38	1-2	16,105 19
1892....		1,891,643	30,966 83	5-6	25,805 70
1889....	} Four years.....	6,850	96 24	1-8	12 03
1890....		10,680	139 53	3-8	52 32
1891....		8,375	104 77	5-8	65 50
1892....		21,400	245 38	7-8	214 69
1888....	} Five years.....	2,802,662	40,258 27	1-10	4,025 82
1889....		2,634,608	38,942 40	3-10	11,682 72
1890....		3,252,638	47,149 47	1-2	23,574 73
1891....		3,465,553	49,695 59	7-10	34,786 85
1892....		3,478,064	50,407 60	9-10	45,366 84
Totals.....		\$23,130,251	\$340,477 63		\$177,449 37

Losses paid since the Company organized.....	\$1,731,420 22
Losses incurred during the year.....	45,060 42

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$658,152 00
Premiums received.....	6,051 39
Losses paid.....	1,040 02
Losses incurred.....	2,040 02

QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

Commenced Business, May, 1851.

CHARLES A. HOWLAND, *President*.WILLIAM H. FAY, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of guarantee capital authorized.....	Nothing.
---	----------

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$17,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	63,350 00
Value of lands mortgaged.....	\$54,800 00
Buildings (insured for \$59,900).....	85,900 00
Total.....	\$140,700 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
BANK STOCKS—		
Manufacturers' Nat'l, Boston...	\$20,000 00	\$20,600 00
Merchants " " ...	4,000 00	5,840 00
Third " " ...	37,000 00	38,850 00
State " " ...	3,500 00	4,305 00
North " " ...	10,000 00	13,100 00
Washington " " ...	6,600 00	7,392 00
Second " " ...	7,000 00	13,440 00
First " " ...	5,000 00	12,000 00
Revere " " ...	3,700 00	3,885 00
Hamilton " " ...	5,000 00	5,850 00
Continental " " ...	4,600 00	5,750 00
Redemption " " ...	7,500 00	9,675 00
Market " " ...	2,500 00	2,575 00
Rockland " " ...	8,800 00	13,904 00
Mt Wollaston " Quincy....	23,900 00	32,265 00
Granite " Quincy....	4,400 00	5,940 00
Wachusett " Fitchburg..	5,000 00	10,000 00
Hingham " Hingham ..	4,480 00	4,480 00

		Par Value.	Market Value.	
First	Nat'l, S.Weym'th..	4,800 00	5,760 00	
Union	" " ..	7,700 00	8,470 00	
Quinsigamond	" Worcester..	1,000 00	1,100 00	
Brockton	" Brockton...	5,000 00	6,250 00	
Plymouth	" Plymouth ..	2,900 00	3,190 00	
First	" W. Newton.	2,500 00	2,500 00	
RAILROAD BONDS —				
East Middlesex Street 6 p.c.		10,000 00	10,000 00	
C., B. & Q. 5 p.c.		1,500 00	1,556 25	
RAILROAD STOCKS —				
Chicago, Burlington & Quincy.		10,000 00	9,800 00	
Old Colony.....		1,100 00	2,024 00	
Boston & Lowell.....		30,000 00	55,800 00	
Quincy Street.....		800 00	800 00	
MISCELLANEOUS —				
Lawrence Duck Co. stk.....		17,800 00	17,800 00	
Hingham Cordage Co. stk.....		10,700 00	10,700 00	
State St. Safe Dep. & Tr. Co...		5,000 00	5,000 00	
Totals.....		\$273,780 00	\$350,601 25	350,601 25

Loans on Collateral.

	Market Val.	Amt. Loaned.	
Decatur City Water Co. bds.....	\$13,000 00	\$10,000 00	
N. E. Dressed Meat & Wool Co., with good endorsement.....	37,500 00	12,000 00	
West End Land Co. stk.....	1,350 00	32,500 00	
Mexican Central, 2d inc.	4,200 00		
Toledo, St. L. & Kan. City, bds..	1,800 00		
Kansas City R.R. 5 p.c. bds.....	900 00		
Oregon Imp. Co. stk	1,100 00		
Texas Pacific R.R. stk.....	1,200 00		
Fitchburg R.R. stk.....	2,185 00		
National Lead Co. stk.....	6,528 00		
Bell Telephone Co. stk.....	5,125 00		
Louisville, N. H. & C. R.R. stk..	13,500 00		
Totals.....	\$88,388 00	\$54,500 00	54,500 00

All other cash loans.....	56,500 00
Cash in Company's principal office.....	440 00
Cash in bank	65,167 44
Interest due and accrued on stocks and other investments..	6,974 13
Rents due and accrued	380 00
Net premiums in the hands of agents in course of transmission.	12,865 60
Assets of the Company at their actual value.....	\$627,778 42

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$2,250 00
Losses resisted.....	2,225 00
Gross amount of unpaid losses.....	\$4,475 00
Unearned premiums on all risks..	238,536 54
Return premiums and dividends.....	7,000 00
Taxes	300 00
All other demands.....	1,505 07
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except surplus.....	\$251,816 61
Surplus beyond all liabilities.....	375,961 81
Total liabilities, including surplus.....	\$627,778 42

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$142,703 92
Interest on mortgages of real estate.....	2,302 83
Interest on loans and bonds, and dividends on stocks.....	25,073 64
Rents	487 00
From all other sources.....	476 76
Amount of deposit notes received during the year, \$145,052.04	
Actual cash income.....	\$171,044 15

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$50,352 29
Commissions and brokerage.....	22,687 57
Salaries and fees	11,885 62
Taxes	2,695 18
Cash dividends paid policy-holders.....	65,380 98
All other payments.....	7,161 26
Actual cash expenditure.....	\$160,162 90

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$31,933,267	\$466,209 54
Written or renewed during the year.....	9,875,787	145,052 04
Totals.....	\$41,809,054	611,261 58
Deduct those expired and marked off.....	9,220,466	134,130 06
In force at the end of the year.....	\$32,588,588	477,131 52
Deduct amount reinsured.....	5,500	58 45
Net amount in force.....	\$32,583,088	\$477,073 07

Amount of deposit notes liable to assessment, received on outstanding risks.....	\$477,073 ⁰⁰ / ₁₀₀
Losses incurred during the year.....	49,052 29

Business in Connecticut, 1892.

Fire risks taken.....	\$236,525 00
Cash premiums received.....	3,117 20
Deposit notes received.....	3,117 20
Losses paid.....	1,085 12
Losses incurred.....	1,085 12

FIRE AND FIRE & MARINE
INSURANCE COMPANIES
OF OTHER COUNTRIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1892.



UNITED STATES BRANCH OF THE ATLAS ASSURANCE
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, May, 1891.

Resident Manager, J. M. NEUBURGER, Chicago, Ill.

Trustees—GEORGE SCHNEIDER, OTHO SYLVESTER ARNOLD SPRAGUE,
JOSEPH HARLEY BRADLEY, all of Chicago, Ill.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders (par).....	\$200,000 00
---	--------------

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg. 4 p.c.	\$300,000 00	\$339,000 00	
MUNICIPAL BONDS—			
City of Boston Public Park Construction Loan.....	16,000 00	16,800 00	
City of Boston Water Loan.....	164,000 00	172,200 00	
RAILROAD BONDS—			
Fitchburg.....	20,000 00	20,600 00	
Penn. 6 p.c. consolidated m....	25,000 00	29,500 00	
N. Y. C. & H. R. 4 p.c. gold deb.	25,000 00	25,000 00	
Totals.....	\$550,000 00	\$603,100 00	\$603,100 00
Cash in Company's principal office.....			255 29
Cash in bank.....			40,040 41
Interest due and accrued on bonds.....			Nothing.
Gross premiums in due course of collection.....			69,986 35
Reinsurance due.....			Nothing.
Assets of the Company at their actual value.....			\$713,382 05

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,039 28	
Losses reported and unadjusted.....	32,727 03	
Losses resisted.....	707 92	
	<hr/>	
Gross amount of unpaid losses.....	\$39,474 23	
Deduct reinsurance.....	1,000 00	
	<hr/>	
Net amount of unpaid losses.....		\$38,474 23
Unearned premiums on risks, one year or less.	\$144,451 59	
Unearned premiums on risks, more than one year.....	54,944,74	
	<hr/>	
Unearned premiums as computed above.....		199,396 33
Commissions and brokerage.....		11,729 88
Due for salaries, rent, advertising, etc.....		54 17
Special deposit in Ohio in excess of present liabilities therein.....		100,579 49
	<hr/>	
Total liabilities, except statutory deposit and surplus,	\$350,234 10	
Statutory deposit	200,000 00	
Surplus beyond all liabilities.....	163,147 95	
	<hr/>	
Total liabilities, including deposit and surplus,.....		\$713,382 05

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$334,075 54	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	31,733 27	
	<hr/>	
Actual cash premiums.....		\$302,342 27
Interest on bonds.....		3,851 95
Received from home office.....	\$58,097 95	
	<hr/>	
Actual cash income.....		\$306,194 22

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including none occur- ring in previous years).....	\$144,459 10	
Deduct salvage and reinsurance.....	2,628 65	
	<hr/>	
Net amount paid for losses		\$141,830 45
Commissions and brokerage.....		82,426 24
Salaries and fees.....		12,354 77
Taxes.....		3,108 15
All other payments.....		19,187 79
Remitted home office.....	\$98,945 89	
	<hr/>	
Actual cash expenditure.....		\$258,907 40

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,347,620	\$128,128 64
Written or renewed during the year.....	33,147,116	440,257 77
Totals.....	\$42,494,736	\$568,386 41
Deduct those expired and marked off.....	13,882,921	159,112 41
In force at the end of the year.....	\$28,611,815	\$409,274 00
Deduct amount reinsured.....	1,881,637	35,781 56
Net amount in force... ..	\$26,730,178	\$373,492 44

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less..	\$20,262,084	\$288,903 19	1-2	\$144,451 59
1891....	} Two years.....	111,000	649 55	1-4	162 38
1892....		171,304	1,189 79	3-4	892 35
1890....	} Three years.....	541,460	8,221 90	1-6	1,370 31
1891....		1,161,325	17,240 66	1-2	8,620 33
1892....		2,619,230	33,625 79	5-6	28,021 49
1891....	} Five years.....	295,440	3,426 05	7-10	1,713 02
1892....		1,568,335	20,235 51	9-10	14,164 86
Totals.....		\$26,730,178	\$373,492 24		\$199,396 33

Premiums received in U.S.since the admission of the Company,	\$395,163 65
Losses paid in the U. S. since the admission of the Company,	Not stated.
Losses incurred during the year.....	162,929 26
Special deposit elsewhere for the exclusive protection of policy-holders there : —	

State or Country.	Value of Deposit.	Total Liabilities Therein.	Excess of Deposit.
Ohio.....	\$113,000 00	\$12,424 51	\$100,575 49

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$107,175 00
Premiums received.....	939 94
Losses paid.....	Nothing.
Losses incurred.....	Nothing.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

Admitted to the United States, July, 1874.

United States Manager, JOHN MORISON, Toronto, Canada.*Trustees*—WILLIAM A. BOOTH AND WILLIAM H. GUION, of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all
policy-holders (par)..... \$205,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4 p.c., 1907.....	\$275,000 00	\$313,500 00	
United States 6 p.c., 1896.....	30,000 00	32,400 00	
Ohio 3 p.c., 1900.....	100,000 00	105,000 00	
Georgia 4½ p.c., 1915.....	25,000 00	28,250 00	
MUNICIPAL BONDS—			
City of Toronto deb. 4 p.c.....	50,125 00	50,125 00	
City of Richmond, Va., 4 p.c...	25,000 00	25,000 00	
RAILROAD BONDS—			
N. Y. & W. Shore 1st m. 4 p.c.	50,000 00	52,000 00	
Totals.....	\$555,125 00	\$606,275 00	\$606,275 00
Cash in bank.....			70,061 82
Interest due and accrued on stocks.....			7,715 03
Gross premiums in due course of collection.....			135,040 52
Premiums unpaid (more than three months due).	\$1,245 73		
Assets of the Company at their actual value.....			\$819,092 37

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,085 58	
Losses reported and unadjusted.....	45,180 21	
Losses resisted.....	4,881 89	
Gross amount of unpaid losses.....	\$60,147 68	
Deduct reinsurance.....	7,024 90	
Net amount of unpaid losses.....		\$53,122 78
Unearned premiums on risks, one year or less..	\$215,460 63	
Unearned premiums on risks, more than one year	171,716 47	
Unearned premiums on inland navigation risks,	10,864 26	
Unearned premiums as computed above.....		398,041 36
Commissions and brokerage.....		27,665 83
Return premiums.....		15,903 68
Special deposits in other States in excess of present liabilities therein.....		101,463 99
Total liabilities, except statutory deposit and surplus.		\$596,197 64
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		22,894 73
Total liabilities, including deposit and surplus.....		\$819,092 37

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$618,102 03	\$81,748 25
Deduct reinsurance, rebate, abate- ment, and return premiums...	92,400 93	8,614 51
Actual cash premiums...	\$525,701 10	\$73,133 74
Interest on bonds, and dividends on stocks.....		23,158 54
Received from home office.....		Nothing.
Actual cash income.....		\$621,993 38

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amount paid for losses (including \$93,552.37 occurring in pre- vious years).....	\$399,855 52	\$43,173 09
Deduct salvage and reinsurance ..	21,084 39	4,361 57
Net amount paid for losses.	\$378,771 13	\$38,811 52
Commissions and brokerage.....		121,539 27
Salaries and fees.....		11,822 44
Taxes.....		15,549 77
All other payments.....		35,569 41
Remitted home office, balance.....	\$13,675 84	
Actual cash expenditure.....		\$602,063 54

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$59,277,474 00	\$732,194 74
Written or renewed during the year.....	53,266,721 00	654,064 04
Totals.....	\$112,544,195 00	\$1,386,258 78
Deduct those expired and marked off	49,478,286 00	610,064 55
In force at the end of the year.....	\$63,063,909 00	\$776,194 23
Deduct amount reinsured	1,108,791 00	17,306 79
Net amount in force.....	\$61,957,118 00	\$758,887 44
	Marine and inland.	Premiums.
In force at the end of the year.....	\$798,172 00	\$21,728 52

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$33,989,083	\$430,921 27	1-2	\$215,460 63
1891....	Two years.....	91,950	810 93	1-4	202 73
1892....		496,157	3,033 07	3-4	2,274 80
1890....	Three years.....	6,207,241	69,367 66	1-6	11,561 27
1891....		5,979,721	67,822 70	1-2	33,911 35
1892....		7,432,534	86,208 35	5-6	71,840 29
1889....	Four years.....	110,075	1,097 00	1-8	137 00
1890....		176,865	1,541 32	3-8	577 99
1891....		136,430	1,251 92	5-8	782 45
1892....		227,375	2,175 16	7-8	1,903 26
1888....	Five years.....	1,526,537	19,818 59	1-10	1,981 85
1889....		1,287,605	16,548 85	3-10	4,964 65
1890....		1,310,125	17,132 22	1-2	8,566 11
1891....		1,562,023	20,149 20	7-10	14,104 44
1892....		1,423,397	21,009 20	9-10	18,908 28
Totals.....		\$61,957,118	\$758,887 44		\$387,177 10

Premiums received in United States since the admission of the Company.....	\$9,872,677 49
Losses paid in U. S. since the admission of the Company....	6,339,384 02
Losses incurred during the year (fire, \$341,714.13; marine and inland, \$39,869.17).....	381,583 30

Special deposits elsewhere for the exclusive protection of policyholders there :

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia.....	\$28,250 00	\$13,247 63	\$15,002 37
Ohio.....	105,000 00	35,192 48	69,807 52
Virginia.....	25,000 00	8,345 90	16,654 10
Totals.....	\$158,250 00	\$56,786 01	\$101,463 99

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$803,114 00
Premiums received.....	8,746 97
Losses paid.....	3,614 94
Losses incurred	3,063 44

UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE
COMPANY,

EDINBURGH, SCOTLAND.

Admitted to the United States, July, 1890.

Resident Manager, GEORGE E. HOWE, 135 Broadway, New York City.

Trustees—EUGENE DELANO, JAMES MAY DUANE, HENRY WATERSTON BROWN, Philadelphia; HENRY WILLIAM MAXWELL, JOHN KENNEDY TOD, DUMONT CLARK, New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all policy-holders (par).....	\$200 000 00
---	--------------

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$50,000 00
Interest due and accrued on bond and mortgage loans	Nothing.
Value of lands mortgaged.....	\$100,000 00

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS —		
U. S. cur. 4 p.c., reg. 1907.....	\$300,000 00	\$339,750 00
Georgia 3½ p.c., 1917.....	25,000 00	25,000 00
MUNICIPAL BONDS —		
New York City sch'l 3 p.c. 1908.	200,000 00	201,000 00
Richmond, Va., 4 p.c. 1924....	22,500 00	22,500 00
Jersey City 6 p.c. 1904.....	18,000 00	20,340 00
Jersey City water, 7 p.c., 1902...	5,000 00	5,800 00
Jersey City 7 p.c., 1913.....	8,000 00	10,000 00
Jersey City imp. 7 p.c., 1905....	3,000 00	3,600 00

	Par Value.	Market Value.	
RAILROAD BONDS—			
P., N. Y. C. & R. con. 4 p.c., 1939,	100,000 00	101,000 00	
Lehigh Valley 6 p.c., 1923.....	50,000 00	63,750 00	
Allentown Ter. 1st m. 4 p.c., 1919,	50,000 00	50,000 00	
Richmond & Petersburg con. 4½			
p.c., 1940.....	50,000 00	50,000 00	
C. B. & Q., Neb. ex, 4 p.c., 1927.	50,000 00	42,500 00	
N. Y. Chi. & St. L. 1st m. 4 p.c.,			
1937.....	50,000 00	48,750 00	
St. P., M. & M., Montana ext'n,			
4 p.c., 1937.....	50,000 00	44,000 00	
L. Erie & W. 1st m. 5 p.c., 1937.	30,000 00	33,450 00	
Chi., M. & St. P. 1st m. 6 p.c.,			
1910 (So. Minn. Div).....	25,000 00	29,250 00	
F., E. & M. Vall. con. 6 p.c. 1933,	15,000 00	18,450 00	
Alb. & Susq. 1st con. m. guar.			
7 p.c., 1906.....	15,000 00	19,050 00	
Phil., W. & B. deb. 4 p.c.....	50,000 00	50,250 00	
St. P., M. & M. con. m. 4½ p.c..	100,000 00	100 000 00	
Central of N. J., gen. m. 5 p. c..	100,000 00	111,375 00	
Totals.....	\$1,316,500 00	\$1,389,815 00	1,389,815 00
Cash in Company's principal office.....			162 26
Cash in bank.....			254,082 30
Interest due and accrued on bonds....			6,750 00
Gross premiums in due course of collection.....			269,200 22
Reinsurance due.....			4,236 57
Assets of the Company at their actual value.....			\$1,974,246 35

III. LIABILITIES.

Losses adjusted and unpaid.....	}	\$230,839 79	
Losses reported and unadjusted.....			
Losses resisted.....		10,338 00	
Gross amount of unpaid losses.....			\$241,177 79
Unearned premiums on risks, one year or less.		\$620,893 83	
Unearned premiums on risks, more than one			
year.....		594,084 82	
Unearned premiums as computed above.....			1,214,978 65
Commissions, brokerage, and other demands.....			34,232 02
Reinsurance.....			6,460 69
All other liabilities.....			20,000 00
Special deposits in other States in excess of present liabilities therein.....			132,476 00
Total liabilities, except statutory deposit and surplus,			\$1,649,325 15
Statutory deposit.....			200,000 00
Surplus beyond all liabilities.....			124,921 20
Total liabilities, including deposit and surplus.....			\$1,974,246 35

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,203,055	09
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	321,578	85
Actual cash premiums.....	\$1,881,476	24
Interest on mortgages of real estate.....	3,000	00
Interest on bonds.....	35,786	23
Received from home office.....	\$350,000	00
Actual cash income.....	\$1,920,262	47

V. EXPENDITURE DURING THE YEAR.

Gross amount paid for losses.....	\$792,072	27
Deduct salvage and reinsurance.....	81,453	24
Net amount paid for losses.....	\$710,619	03
Commissions and brokerage.....	553,947	77
Salaries and fees.....	106,697	48
Taxes.....	32,793	00
All other payments.....	79,408	38
Remitted home office.....	Nothing.	
Actual cash expenditure.....	\$1,483,465	66

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$70,170,885	\$813,364 96
Written or renewed during the year.....	282,187,583	2,395,216 24
Totals.....	\$352,358,468	\$3,208,581 20
Deduct those expired and marked off.....	70,066,589	384,107 57
In force at the end of the year.	\$282,291,879	\$2,824,473 63
Deduct amount reinsured.....	33,925,411	431,057 20
Net amount in force.....	\$248,366,468	\$2,393,416 43

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$108,040,254	\$1,241,787 66	1-2	\$620,893 83
1891....	Two years.....	1,285,777	8,422 40	1-4	2,105 60
1892....		543,739	5,202 08	3-4	3,901 56
1890....	Three years.....	34,037,157	247,517 04	1-6	41,252 84
1891....		39,048,002	264,117 49	1-2	132,058 74
1892....		34,976,872	273,276 82	5-6	227,730 68
1889....	Four years.....	490,819	4,618 28	1-8	577 28
1890....		388,827	3,715 71	3-8	1,393 39
1891....		614,500	3,979 56	5-8	2,487 22
1892....		613,213	5,934 68	7-8	5,192 84
1888....	Five years.....	4,691,123	56,447 64	1-10	5,644 76
1889....		4,703,984	56,437 91	3-10	16,931 37
1890....		6,202,692	70,577 86	1-2	35,288 93
1891....		7,101,595	83,617 85	7-10	58,532 50
1892....		5,627,914	67,763 45	9-10	60,987 11
Totals.....		\$248,366,468	\$2,393,416 43		\$1,214,978 65

Premiums received in U.S. since the admission of the Company	\$2,890,011 98
Losses paid in U. S. since the admission of the Company....	1,232,858 90
Losses incurred during the year.....	863,047 87

Special deposits elsewhere for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$113,250 00	\$46,753 26	\$66,496 74
Virginia.....	22,500 00	11,104 56	11,395 44
Georgia.....	25,000 00	12,297 00	12,703 00
Oregon.....	50,000 00	8,119 18	41,880 82
Totals.....	\$210,750 00	\$78,273 00	\$132,476 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$896,818 00
Premiums received	10,317 13
Losses paid.....	12 90
Losses incurred.....	1,503 00

UNITED STATES BRANCH OF THE COMMERCIAL UNION
ASSURANCE COMPANY (LIMITED),

LONDON, ENGLAND.

Admitted to the United States, January, 1871.

Resident Manager—CHARLES SEWELL, Corner Pine and William Streets,
New York City.

Trustees—GEORGE SULLIVAN BOWDOIN, STEPHEN VAN RENSSELAER
CRUGER, JOHN TAYLOR TERRY, DAVID AMES WELLS.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-
holders (par)..... \$200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.. \$864,314 96

Bonds and Stocks owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c. reg.....	\$425,000 00	\$480,250 00
RAILROAD BONDS—		
Akron & Chic. Junction 5 p.c...	30,000 00	31,500 00
Balt. & Ohio South West. 4½ p.c.	50,000 00	54,000 00
Central of New Jersey 5 p.c....	50,000 00	55,500 00
Chic., Burl. & Quincy 5 p.c....	100,000 00	103,250 00
Chic., Mil. & St. Paul (ter.) 5 p.c.	75,000 00	80,812 50
Chic., Mil. & St. Paul, C. & P. W. Division, 5 p.c.....	25,000 00	27,750 00
Chic., Mil. & St. Paul, Consoli- dated, 7 p.c.....	50,000 00	65,500 00
Chic. & North West. 5 p.c.....	74,000 00	80,290 00
Chic. & North West. 7 p.c.....	50,000 00	68,500 00
Chic., Rock Island & Pac. 6 p.c.	60,000 00	74,700 00
Clev., Cinc., Chic. & St. Louis, S. & C. Division, 4 p.c.....	50,000 00	46,000 00
Denver & Rio Grande 4 p.c.....	60,000 00	51,900 00
Indianapolis & Vincennes 7 p.c.	65,000 00	78,000 00

	Par Value.	Market Value.	
Lehigh Valley of N. Y. 4½ p.c..	50,000 00	52,000 00	
Lehigh Valley Terminal 5 p.c..	50,000 00	55,750 00	
Louisville & Nashville 5 p.c....	50,000 00	51,250 00	
Michigan Central 5 p.c.....	40,000 00	42,400 00	
Mil., Lake Shore & Western, Consolidated, 6 p.c.....	25,000 00	31,500 00	
N. Y. Cent. & Hud. Riv. 7 p.c..	30,000 00	36,600 00	
N. Y., Lack. & West. 6 p.c.....	50,000 00	65,000 00	
Western Pennsylvania 4 p.c....	50,000 00	50,250 00	
West Shore, guar., 4 p.c.....	50,000 00	51,750 00	
RAILROAD STOCK —			
Pitts., Ft. W. & Chic. guar.....	15,000 00	23,175 00	
Totals.....	\$1,574,000 00	\$1,757,627 50	1,757,627 50

Cash in Company's principal office.....	336 23
Cash in bank.....	425,085 45
Interest due and accrued on bonds.....	25,549 99
Interest due and accrued on bank deposits.....	267 11
Gross premiums in due course of collection.....	462,550 62
Unpaid premiums (balance of accounts) not more than three months due.....	24,609 55
Bills receivable, not matured, taken for premiums	16,844 28
Rents due and accrued.....	11,036 28
Reinsurance due.....	2,768 77
Assets of the Company at their actual value.....	\$3,590,990 74

III. LIABILITIES.

Losses adjusted and unpaid.....	\$341,992 59
Losses reported and unadjusted.....	7,500 00
Losses resisted.....	24,280 00
Gross amount of unpaid losses.....	\$373,772 59
Deduct reinsurance.....	9,631 00
Net amount of unpaid losses.....	\$364,141 59
Unearned premiums on risks, one year or less. . \$1,168,973 44	
Unearned premiums on risks, more than one year.....	1,067,724 16
Unearned premiums on inland navigation risks.....	3,909 23
Unearned premiums as computed above.....	2,240,606 83
Reclaimable on perpetual policies.....	18,545 75
Commissions and brokerage.....	69,382 59
Due for salaries, rent, advertising, etc.....	2,666 66
Return premiums.....	4,654 32
Reinsurance.....	3,237 62
Special deposits in other States in excess of present liabilities therein.....	81,987 89
Total liabilities, except statutory deposit and surplus.	\$2,785,223 25

Statutory deposit	200,000 00
Surplus beyond all liabilities	605,767 49
Total liabilities, including deposit and surplus	\$3,590,990 74

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.	\$3,533,237 81	\$247,589 65
Deduct reinsurance, rebate, abatement, and return premiums...	746,388 87	43,471 10
Actual cash premiums....	\$2,786,848 94	\$204,118 55
Interest on bonds.....		75,391 12
Interest on bank deposit.....		3,132 65
Rents.....		38,321 67
Deposit premiums received from perpetual risks.	\$12,781 67	
Received from home office.....	Nothing.	
Actual cash income.....		\$3,107,812 93

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and inland.
Amount paid for losses (including \$308,392.32 occurring in previous years).	\$1,958,975 78	\$243,105 67
Deduct salvage and reinsurance..	61,216 87	80,264 54
Net amount paid for losses.	\$1,897,758 91	\$162,841 13
Commissions and brokerage.....		586,174 72
Salaries and fees.....		137,408 06
Taxes		84,134 33
All other payments.....		121,120 71
Deposit premiums returned on perpetual risks.	\$1,382 00	
Remitted home office.....	181,853 64	
Actual cash expenditure.....		\$2,989,437 86

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$399,296,143	\$4,037,270 42
Written or renewed during the year.....	333,686,763	3,547,123 90
Totals.....	\$732,982,906	\$7,584,394 32
Deduct those expired and marked off.....	317,347,318	3,172,092 38
In force at the end of the year.....	\$415,635,588	\$4,412,301 94
Deduct amount reinsured.....	8,659,690	92,952 41
Net amount in force.....	\$406,975,898	\$4,319,349 53

	Marine and Inland.	Premiums.
In force at the end of the year.....	\$1,508,174	\$7,818 46

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less..	\$190,965,905	\$2,337,946 87	1-2	\$1,168,973 44
1891....	Two years.....	4,306,663	40,652 27	1-4	10,163 07
1892....		1,509,075	10,054 64	3-4	7,540 98
1890....	Three years.....	38,298,599	332,323 75	1-6	55,387 29
1891....		50,251,340	379,708 91	1-2	189,854 45
1892....		51,665,953	456,334 27	5-6	380,278 56
1889....	Four years.....	779,572	7,460 58	1-8	932 57
1890....		1,179,932	9,768 10	3-8	3,663 04
1891....		1,417,946	15,342 93	5-8	9,589 35
1892....		1,004,913	9,824 32	7-8	8,596 28
1888....	Five years.....	10,678,043	112,922 84	1-10	11,292 28
1889....		9,914,333	107,831 23	3-10	32,349 36
1890....		13,850,724	146,595 16	1-2	73,297 58
1891....		13,585,608	153,180 78	7-10	107,226 56
1892....	Over five years..	17,103,325	192,249 89	9-10	173,024 91
		463,967	7,152 99	Pro Rata.	4,527 88
Totals.....		\$406,975,898	\$4,319,349 53		\$2,236,697 60
Perpetual		893,079	20,606 39		18,545 75
Grand totals.....		\$407,868,977	\$4,339,955 92		\$2,255,243 35

Premiums received in United States since the admission of the Company.....	\$33,347,515 30
Losses paid in U. S. since the admission of the Company....	20,257,725 01
Losses incurred during the year (fire, \$1,955,853.30; marine and inland, \$155,341.13).....	2,111,194 43

Special deposits elsewhere for the exclusive protection of policyholders there:

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$113,000 00	\$71,416 50	\$41,583 50
Virginia.....	56,500 00	51,544 68	4,955 32
Georgia.....	28,250 00	57,026 16	.....
Oregon.....	56,500 00	21,050 93	35,449 07
Totals.....	\$254,250 00	\$201,038 27	\$81,987 89

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$3,457,314 00
Premiums received.....	32,097 33
Losses paid.....	9,368 04
Losses incurred.....	19,218 79

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND
LIFE ASSURANCE COMPANY,

LONDON, ENGLAND.

Admitted to the United States, September, 1872.

Resident Manager—HENRY E. BOWERS, No. 50 Pine Street, New York City.

Trustees—JAMES MANSELL CONSTABLE, RICHARD IRVIN, JR., ALFRED
MILLER HOYT, ADRIAN ISELIN, JR., JAMES A. ROOSEVELT,
all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy- holders (par)	\$200,000_00
--	--------------

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$359,900 00
Interest accrued on bond and mortgage loans.....	2,961 21
Value of lands mortgaged.....	\$565,200 00
Buildings (insured for \$247,800).....	247,800 00
Total	\$813,000 00

Bonds and Stocks owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg. 4 p.c. 1907...	\$425,000 00	\$480,250 00	
RAILROAD BONDS—			
N. Y., C. & St. L., 1st m., 4 p.c.	50,000 00	48,312 00	
Brooklyn & Mon., 2d m., 5 p.c.	25,000 00	27,000 00	
Roch. & Pitts., 1st m., 6 p.c....	50,000 00	57,750 00	
Met. Elevated, 1st m., 6 p.c....	50,000 00	58,000 00	
Long Island, 1st con. m., 5 p.c..	50,000 00	57,000 00	
MISCELLANEOUS—			
Equit. G. L. Co., 1st m., 6 p.c..	50,000 00	53,500 00	
C'y of N.Y.c.sk., rep'g sts. & avs.	200,000 00	202,000 00	
City of N. Y., additional Water.	75,000 00	75,750 00	
Totals	\$975,000 00	\$1,059,562 50	1,059,562 50

Cash in Company's principal office.....	625 00
Cash in bank.....	117,899 51
Interest due and accrued on bonds.....	10,041 67
Gross premiums in due course of collection.....	120,932 23
Rents due and accrued.....	416 67
Assets of the Company at their actual value.....	<u>\$1,671,938 79</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$41,211 00	
Losses reported and unadjusted.....	100,136 00	
Losses resisted.....	<u>28,577 00</u>	
Gross amount of unpaid losses.....	\$169,924 00	
Deduct reinsurance.....	<u>3,671 00</u>	
Net amount of unpaid losses.....		\$166,253 00
Unearned premiums on risks, one year or less.....	\$375,728 21	
Unearned premiums on risks, more than one year.....	<u>598,732 70</u>	
Unearned premiums as computed above.....		974,460 91
Commissions and brokerage.....		3,875 76
Due for salaries, rent, advertising, etc.....		4,919 17
Taxes.....		9,837 00
Return premiums.....		196 18
Special deposits in other States in excess of present liabilities therein.....		<u>93,229 21</u>
Total liabilities, except statutory deposit and surplus.....		\$1,252,771 23
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		<u>219,167 56</u>
Total liabilities, including deposit and surplus.....		<u>\$1,671,938 79</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,371,546 59
Deduct reinsurance and return premiums.....	<u>264,364 99</u>
Actual cash premiums.....	\$1,107,181 60
Interest on mortgages.....	10,485 56
Interest on bonds.....	32,475 96
Rents.....	2,500 00
Received from home office.....	Nothing.
Actual cash income.....	<u>\$1,152,643 12</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$126,011.96 occurring in previous years).....	\$754,576 25	
Deduct salvage and reinsurance.....	44,595 71	
Net amount paid for losses.....		\$709,980 54
Commissions and brokerage.....		213,580 85
Salaries and fees.....		115,345 76
Taxes.....		38,657 29
All other payments.....		80,544 43
Remitted home office.....	\$18,243 76	
Actual cash expenditure.....		\$1,158,108 87

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$216,890,470 25	\$1,746,164 52
Written or renewed during the year	146,675,780 90	1,386,199 04
Totals.....	\$363,566,251 15	\$3,132,363 56
Deduct those expired and marked off.....	134,871,631 60	1,194,303 96
In force at the end of the year.....	\$228,694,619 55	\$1,938,059 60
Deduct amount reinsured.....	7,746,577 00	57,239 11
Net amount in force.....	\$220,948,042 55	\$1,880,820 49

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892 ...	One year or less..	\$69,112,195 12	\$751,456 42	1-2	\$375,728 21
1891....	Two years.....	1,467,975 24	6,113 28	1-4	1,528 32
1892 ...		557,335 29	4,671 14	3-4	3,503 36
1890....	Three years....	30,044,808 50	195,291 09	1-6	32,548 51
1891....		35,143,323 46	239,210 16	1-2	119,605 08
1892....		34,948,604 00	249,101 46	5-6	207,584 55
1889....	Four years.....	513,724 06	3,877 52	1-8	484 69
1890....		968,628 37	5,734 71	3-8	2,150 52
1891....		812,719 13	6,764 40	5-8	4,227 75
1892....		772,391 64	6,953 90	7-8	6,084 64
1888....	Five years.....	7,672,994 93	64,911 81	1-10	6,491 18
1889....		7,936,062 60	68,870 78	3-10	20,661 21
1890....		11,120,782 61	93,316 22	1-2	46,658 11
1891....		10,534,929 44	94,440 28	7-10	66,108 19
1892....		9,341,568 16	90,107 32	9-10	81,096 59
Totals.....		\$220,948,042 55	\$1,880,820 49	...	\$974,460 91

Premiums rec'd in U. S. since the admission of the Company.	\$11,039,691 54
Losses paid in U. S. since the admission of the Company.....	5,690,622 66
Losses incurred during the year	751,988 47

Special deposits elsewhere for the exclusive protection of
policyholders there :—

State or Country.	Value of of Deposits.	Total Liabilities. therein.	Excess of Deposits.
Georgia.....	\$28,250 00	\$12,044 47	\$16,205 53
Ohio.....	113,000 00	124,896 22	.....
Oregon.....	56,500 00	23,917 46	32,582 54
Virginia.....	56,500 00	12,058 86	44,441 14
Totals.....	\$254,250 00	\$172,917 01	\$93,229 21

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,051,856 53
Premiums received.....	20,628 20
Losses paid.....	7,977 71
Losses incurred.....	8,029 34

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE
INSURANCE COMPANY,

HAMBURG, GERMANY.

Admitted to the United States, May, 1873.

Resident Manager, F. O. AFFELD, 22 Pine Street, New York City.

Trustees—GEORGE MOSLE, HENRY R. KUNHARDT, both of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy- holders (par).....	\$205,000 00
---	--------------

II. ASSETS.

Loans [*] and bond and mortgage (first liens), not more than one year's interest due.....	\$9,000 00
Interest accrued on bond and mortgage loans.....	168 75
Value of lands mortgaged.....	\$30,000 00
Buildings (insured for \$23,000).....	50,000 00
Total.....	\$80,000 00

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p.c. reg., 1907..	\$100,000 00	\$113,250 00
Georgia 4½ p.c. reg., 1915.....	25,000 00	27,750 00
MUNICIPAL BONDS—		
City of Richmond, Va., 1922,		
5 p.c. reg.....	15,000 00	16,575 00
New York city school house,		
1908, 3 p.c. reg.....	100,000 00	101,500 00
New York city add. water stk.,		
1904, 3 p.c. reg.....	105,000 00	106,837 50
Portland city water, gold, 1917,		
5 p.c. c.....	50,000 00	55,000 00
RAILROAD BONDS—		
C., M. & St. P., P. du C. div.,		
1st m., 1989, 8 p.c. c.....	15,000 00	17,925 00
Chicago & Northwestern, cons.		
s. f., 1st m., 1915, 7 p.c. c.....	25,000 00	34,250 00
C., B. & Q., cons. 1st m., 1903,		
7 p.c. c.....	20,000 00	24,650 00
C., R. I. & P., 1st m., 1917, 6		
p.c. reg.....	25,000 00	31,000 00
N. Y., L. E. & W. 1st m. gold,		
1920, 7 p.c. c.....	25,000 00	34,250 00
Central Pacific 1st m. gold, 1898,		
6 p.c. c.....	20,000 00	22,200 00
Kansas Pacific, Denver div., 1st		
m. gold, 1899, 6 p.c. c.....	20,000 00	22,000 00
Union Pacific, 1st m. gold, 1898,		
6 p.c. c.....	20,000 00	22,250 00
Oregon Ry. & Navigation Co.		
1st m. gold, 1909, 6 p.c. c.....	10,000 00	11,200 00
Northern Pacific land grant s. f.		
1st m. gold, 1921, 6 p.c. reg...	20,000 00	23,650 00
Louis. & Nash. 1st m. 50 years		
gold, 1937, 5 p.c. c.....	30,000 00	30,750 00
Illinois Central 1st m. gold, 1951,		
3½ p.c. c.....	50,000 00	46,250 00
St. Paul, M. & M., cons. 1st m.		
gold, 1933, 4½ p.c. c.....	15,000 00	15,337 50
Wabash 1st m. 50 years gold,		
1939, 5 p.c. c.....	25,000 00	25,500 00
Long Island cons. 1st m. gold,		
1931, 5 p.c. c.....	30,000 00	34,350 00
Atch., Topeka & Santa Fe gen.		
m. gold, 1989, 4 p.c. c.....	25,000 00	20,843 75
Lake Erie & Western 1st m. 50		
years gold, 1937, 5 p.c. c.....	25,000 00	27,687 50

	Par Value.	Market Value.
N. Y., C. & St. L. 1st m. gold, 1937, 4 p.c. c.....	30,000 00	29,250 00
East Tenn., Va. & Ga. cons. 1st m. gold, 1956, 5 p.c. c.....	25,000 00	22,500 00
Denver & Rio Grande cons. 1st m. gold, 1936, 4 p.c. c.....	25,000 00	21,625 00
Pennsylvania cons. m. gold, 1919, 5 p.c. c	10,000 00	11,350 00
Central Ohio cons. 1st m. gold, 1930, 4½ p.c. c.....	25,000 00	25,750 00
Pennsylvania Co. guar. 1st m. gold, 1921, 4½ p.c. c.....	30,000 00	32,175 00
Scioto Valley & N. E. guar. 1st m. gold, 1989, 4 p.c. c.....	30,000 00	24,600 00
C., M. & St. P., C. & P. W. div., 1st m. gold, 1921, 5 p.c. c....	15,000 00	16,575 00
Totals.....	\$985,000 00	\$1,048,831 25
Cash in bank.....		173,952 97
Interest due and accrued on stocks.....		1,000 00
Gross premiums in due course of collection.....		94,065 31
Bills receivable, not matured, taken for premiums.....		3,474 47
Premiums unpaid (more than three months due)	\$1,568 80	
Assets of the Company at their actual value.....		\$1,330,492 75

III. LIABILITIES.

Losses adjusted and unpaid.....	\$17,400 00
Losses reported and unadjusted.....	94,070 00
Losses resisted.....	19,595 00
Gross amount of unpaid losses.....	\$131,065 00
Deduct reinsurance.....	14,620 00
Net amount of unpaid losses.....	\$116,445 00
Unearned premiums on risks, one year or less..	\$486,995 96
Unearned premiums on risks, more than one year	398,998 61
Unearned premiums, as computed above.....	885,994 57
Commissions and brokerage.....	13,493 86
Special deposits in other States in excess of present liabilities therein.....	28,024 90
Total liabilities, except statutory deposit and surplus.	\$1,043,958 33
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	86,534 42
Total liabilities, including deposit and surplus.....	\$1,330,492 75

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,511,860 12
Deduct reinsurance, rebate, abatement, and return premiums.....	294,933 37
Actual cash premiums.....	\$1,216,926 75

Interest on mortgages of real estate.....	405 00
Interest on bonds, and dividends on stocks.....	47,812 73
Received from home office.....	\$50,000 00
Actual cash income.....	\$1,265,144 48

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$72,678.89 occurring in previous years).....	\$841,204 26
Deduct salvage and reinsurance.....	58,986 66
Net amount paid for losses.....	\$782,217 60
Commissions and brokerage.....	194,826 76
Salaries and fees.....	96,928 41
Taxes.....	27,595 98
All other payments.....	70,536 38
Remitted home office.....	\$23,816 56
Actual cash expenditure.....	\$1,172,105 13

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$127,739,954	\$1,584,169 88
Written or renewed during the year.....	120,937,436	1,507,878 24
Totals.....	\$248,677,390	\$3,092,048 12
Deduct those expired and marked off.....	110,382,596	1,323,215 20
In force at the end of the year.....	\$138,294,794	\$1,768,832 92
Deduct amount reinsured.....	4,107,576	51,091 24
Net amount in force.....	\$134,187,218	\$1,717,741 68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$74,117,534	\$973,991 92	1-2	\$486,995 96
1891....	Two years.....	845,723	8,867 01	1-4	2,216 75
1892....		824,258	8,854 54	3-4	6,640 90
1890 ..	Three years... .	11,122,769	132,961 21	1-6	22,160 20
1891....		13,837,282	160,373 28	1-2	80,186 64
1892....		14,958,880	185,541 86	5-6	154,618 22
1889....	Four years.....	199,262	1,693 67	1-8	211 71
1890....		286,030	1,845 87	3-8	692 20
1891....		427,428	3,929 86	5-8	2,456 16
1892....		307,817	2,655 62	7-8	2,323 67
1888....	Five years.....	2,899,672	36,087 17	1-10	3,608 72
1889....		3,138,691	44,660 65	3-10	13,398 19
1890....		3,399,419	47,731 69	1-2	23,865 84
1891....		3,999,170	55,365 94	7-10	38,756 16
1892....		3,823,283	53,181 39	9-10	47,863 25
Totals		\$134,187,218	\$1,717,741 68		\$885,994 57

Premiums rec'd in U. S. since the admission of the Company,	\$13,400,758 01
Losses paid in U. S. since the admission of the Company....	7,922,856 06
Losses incurred during the year.....	814,802 60

Special deposits elsewhere for the exclusive protection of
policyholders there:—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia.....	\$27,750 00	\$27,369 37	\$380 63
Oregon.....	55,000 00	27,355 73	27,644 27
Virginia.....	16,575 00	79,913 63	.....
Totals.....	\$99,325 00	\$134,638 73	\$28,024 90

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,968,448 45
Premiums received.....	17,266 14
Losses paid.....	9,653 58
Losses incurred.....	11,643 58

UNITED STATES BRANCH OF THE IMPERIAL INSURANCE
COMPANY (LIMITED).

LONDON, ENGLAND.

Admitted to the United States, May, 1868.

Resident Manager, JOHN C. PAIGE, No. 20 Kilby Street, Boston, Mass.

Trustees—THOMAS MAITLAND, EDWARD KING, CORNELIUS D. WOOD,
all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all policyholders (par)	\$286,000 00
--	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$476,634 70
--	--------------

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
U. S. 4 p.c., f. l., 1907, reg.....	\$236,000 00	\$270,220 00
U. S. 4 p.c., f. l., 1907, reg.....	120,000 00	137,400 00

	Par Value.	Market Value.	
U. S. 4 p.c., f. l., 1907, reg.....	50,000 00	57,250 00	
U. S. 4 p.c., f. l., 1907, reg.....	50,000 00	57,250 00	
U. S. 4 p.c., f. l., 1907, reg.....	25,000 00	28,625 00	
West Virginia def. certificates..	28,666 67	2,150 00	
MUNICIPAL BONDS—			
New York City 3 p.c., 1904....	100,000 00	100,000 00	
New York City 3 p.c., 1908....	50,000 00	50,000 00	
City of Boston 3½ p.c., 1917...	50,000 00	50,000 00	
City of Boston, 3½ p.c., 1919...	50,000 00	50,000 00	
City of Providence, 3½ p.c., 1916.	50,000 00	50,000 00	
RAILROAD BONDS—			
West Shore 1st m. guar., 4 p.c..	100,000 00	104,000 00	
Lehigh Val. 1st m., 4½ p.c., 1904.	40,000 00	41,800 00	
Totals.....	\$949,666 67	\$998,695 00	998,695 00
Cash in hands of trustees.....			115,000 00
Cash in office and bank.....			44,520 52
Interest due and accrued on stocks.....			2,895 83
Gross premiums in due course of collection.....			210,211 59
Rents due and accrued.....			3,449 92
Reclaimable for salvages on paid losses.....			3,474 62
Premiums unpaid (more than three months due)...		\$20,324.58	
Assets of the Company at their actual value.....			\$1,854,882 18

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,696 45	
Losses reported and unadjusted.....	95,004 25	
Losses resisted	24,893 81	
Gross amount of unpaid losses.....	\$130,594 51	
Deduct reinsurance.....	1,967 27	
Net amount of unpaid losses.....		\$128,625 24
Unearned premiums on risks, one year or less..	\$478,225 00	
Unearned premiums on risks, more than one year,	486,441 27	
Unearned premiums as computed above.....		964,666 27
Commissions and brokerage...		36,961 68
Due for reinsurance.....		534 83
Return premiums.....		3,669 38
Special deposits in other States in excess of present liabilities therein.....		218,264 87
Total liabilities, except statutory deposit and surplus.		\$1,352,722 27
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		302,159 91
Total liabilities, including deposit and surplus		\$1,854,882 18

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,612,446	13
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	371,436	79
Actual cash premiums.....	\$1,241,009	34
Interest on bonds.....	36,337	34
Rents.....	17,433	14
Received from home office.....	Nothing.	
Actual cash income.....	\$1,294,779	82

V. EXPENDITURE DURING THE YEAR.

Gross amount paid for losses (including losses occurring in previous years).....	\$850,005	11
Deduct salvage and reinsurance.....	66,508	94
Net amount paid for losses.....	\$783,496	17
Commissions and brokerage..	245,242	90
Salaries and fees.....	112,412	64
Taxes.....	47,667	58
All other payments.....	39,470	12
Remitted home office.....	\$18,905	11
Actual cash expenditure.....	\$1,228,289	41

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$189,495,625 99	\$1,779,062 78
Written or renewed during the year.....	171,176,587 82	1,632,303 30
Totals.....	\$360,672,213 81	\$3,411,366 08
Deduct those expired and marked off.....	148,241,927 46	1,460,725 36
In force at the end of the year.....	\$212,430,286 35	\$1,950,640 72
Deduct the amount reinsured.....	8,884,119 21	115,195 48
Net amount in force.....	\$203,546,167 14	\$1,835,445 24

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.....	\$83,428,909 06	\$956,450 00	1-2	\$478,225 00
1891....	Two years.....	565,052 58	4,026 59	1-4	1,006 65
1892....		1,128,085 16	8,029 00	3-4	6,021 75
1890....	Three years.....	14,862,451 38	138,436 47	1-6	23,072 74
1891....		29,048,648 40	176,565 61	1-2	88,282 80
1892 ...		41,209,648 90	224,167 75	5-6	186,806 46
1889....	Four years.....	625,300 00	5,889 15	1-8	736 14
1890....		990,354 00	6,188 70	3-8	2,320 76
1891....		1,001,557 00	7,371 32	5-8	4,607 06
1892....		1,214,306 00	8,360 69	7-8	7,315 60
1888....	Five years.....	4,273,066 17	47,012 65	1-10	4,701 26
1889....		4,798,781 00	52,753 10	3-10	15,825 93
1890 ...		5,124,545 00	53,001 35	1-2	26,500 67
1891....		6,650,198 00	66,150 59	7-10	46,305 41
1892....		8,625,264 49	81,042 27	9-10	72,938 04
Totals		\$203,546,167 14	\$1,835,445 24		\$964,666 27

Premiums received in U. S. since the admission of the Co.... \$19,884,253 30
 Losses paid in U. S. since the admission of the Company.... 13,072,143 19
 Losses incurred during the year..... 823,003 41

Special deposits elsewhere for the exclusive protection of
 policyholders there—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Georgia.....	\$28,625 00	\$8,295 93	\$20,329 07
Ohio.....	137,400 00	20,878 75	116,521 25
Oregon.....	57,250 00	9,116 33	48,133 67
Virginia.....	57,250 00	23,969 12	33,280 88
Totals.....	\$280,525 00	\$62,260 13	\$218,264 87

Business in Connecticut, 1892.

Fire risks taken (no inland)..... \$1,222,348 00
 Premiums received..... 13,018 73
 Losses paid..... 10,503 64
 Losses incurred..... 11,006 39

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE
COMPANY,

MANCHESTER, ENGLAND.

Admitted to the United States, April, 1872.

Resident Manager—E. LITCHFIELD, No. 25 Pine Street, New York City.

Trustees—DONALD MACKAY, CORNELIUS N. BLISS, and HORACE J. FAIRCHILD, all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of policy-holders (par)..... \$200,000 00

II. ASSETS.

Value of real estate owned by the Company, unencumbered.. \$383,098 85

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p.c	\$829,500 00	\$937,335 00
United States 6 p.c. cur., 1898...	100,000 00	112,500 00
Georgia 3½ p.c.....	25,000 00	25,000 00
MUNICIPAL BONDS—		
Portland, Oregon, water, 5 p.c.	50,000 00	53,000 00
RAILROAD BONDS—		
Albany & Susquehanna 6 p.c...	15,000 00	18,900 00
Atch., Top. & Santa Fé 4 p.c...	45,000 00	37,350 00
Baltimore & Ohio 4 p.c.....	10,000 00	9,900 00
Baltimore & Ohio 5 p.c.....	25,000 00	28,625 00
Baltimore & Ohio 6 p.c.....	20,000 00	22,600 00
Baltimore & Ohio 6 p.c.....	20,000 00	24,000 00
Brooklyn & Montauk 5 p.c.	30,000 00	31,800 00
Chic., Burl. & Q., Iowa div., 4 p.c.	35,000 00	33,075 00
Chic., Mil. & St. Paul, Chic. & Pacific West. div., 5 p.c.....	45,000 00	49,725 00
Chic. & Northw'n ex., 4 p.c....	40,000 00	38,800 00
Chic., Rock Is. & Pacific 6 p.c..	25,000 00	30,250 00

	Par Value.	Market Value.	
C., C., C. & St. L. 4 p.c.....	25,000 00	23,250 00	
C., C., C. & St. L., C. W. & M. div., 4 p.c.....	25,000 00	23,000 00	
Chic., St. L. & New Or. 7 p.c...	15,000 00	16,500 00	
C., St. L. & N.O., Mem. Div., 4 p.c	25,000 00	24,000 00	
Chic., St. L. & New Or. 5 p.c...	10,000 00	11,500 00	
Delaware & Hud. Canal Co. 7 p.c	20,000 00	21,250 00	
Detroit, Monroe & Toledo 7 p.c.	19,000 00	23,750 00	
Dubuque & Sioux City 7 p.c...	25,000 00	26,000 00	
Illinois Central 3½ p.c.....	20,000 00	18,500 00	
Illinois Central 4 p.c.....	10,000 00	10,000 00	
Illinois Central, Spfd. Div., 6 p.c	20,000 00	21,400 00	
Michigan Central 7 p.c.....	18,000 00	21,420 00	
Michigan Cen., G.R.V. Div., 6 p.c	15,000 00	17,400 00	
Mil., St. P., I. & Minn. Div., 7 p.c.	10,000 00	12,100 00	
N.Y. Central & Hud. River 7 p.c.	15,000 00	18,150 00	
N.Y. Central & Hud. River 6 p.c.	10,000 00	12,200 00	
N.Y., Lackawanna & Wes. 6 p.c.	15,000 00	19,500 00	
Northern Central 6 p.c.....	19,000 00	20,520 00	
North Pennsylvania 7 p.c.....	10,000 00	12,750 00	
Ottumwa, Cedar F. & St. P. 5 p.c.	20,000 00	21,400 00	
Philadelphia & Erie 6 p.c.....	18,000 00	23,580 00	
Pennsylvania 6 p.c.....	20,000 00	24,400 00	
Pennsylvania 4½ p.c.....	10,000 00	10,700 00	
Rome, W. & O. 5 p.c.....	25,000 00	28,000 00	
St. L., Jacksonv. & Chic. 7 p.c..	10,000 00	10,450 00	
Syracuse, Bing. & N. Y. 7 p.c..	22,000 00	28,160 00	
St. P. & Northern Pacific 6 p.c..	22,000 00	26,620 00	
St. P., Minn. & Manitoba 4½ p.c	25,000 00	25,500 00	
St. P., Minn. & Manitoba 4 p.c..	25,000 00	21,750 00	
Western Pennsylvania 4 p.c....	10,000 00	9,850 00	
Totals.....	\$1,847,500 00	\$2,036,460 00	2,036,460 00

Cash in Company's principal office.....	1,448 76
Cash in bank.....	108,747 05
Gross premiums in due course of collection.....	364,997 92
Assets of the Company at their actual value.....	\$2,894,752 58

III. LIABILITIES.

Losses adjusted and unpaid.....	\$62,084 88
Losses reported and unadjusted.....	315,412 70
Losses resisted.....	20,934 49
Gross amount of unpaid losses.....	\$398,432 07
Unearned premiums on risks, one year or less..	\$1,167,888 19
Unearned premiums on risks, more than one year.....	476,387 45
Unearned premiums as computed above.....	1,644,275 64

Commissions and brokerage.....	35,000 00
Taxes.....	5,000 00
Special deposits in other States in excess of present liabilities therein.....	133,794 59
Total liabilities, except statutory deposit and surplus.	\$2,216,502 30
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	478,250 28
Total liabilities, including deposit and surplus.....	\$2,894,752 58

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$3,745,242 65
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	1,023,384 25
Actual cash premiums.....	\$2,721,858 40
Interest on bonds.....	91,678 53
Rents.....	14,760 32
Received from home office.....	\$637,305 87
Actual cash income.....	\$2,828,297 25

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$2,495,226 18
Commissions and brokerage.....	592,345 77
Salaries and fees.....	200,973 32
Taxes.....	44,543 36
All other demands.....	167,675 45
Remitted home office.....	\$104,024 22
Actual cash expenditure.....	\$3,500,764 08

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$406,512,429	\$3,424,682 81
Written or renewed during the year.....	321,356,467	3,909,707 49
Totals.....	\$727,868,896	\$7,334,390 30
Deduct those expired and marked off.....	417,820,693	3,899,445 37
In force at the end of the year.....	\$310,048,203	\$3,434,944 93
Deduct amount reinsured.....	18,347,971	176,774 62
Net amount in force.....	\$291,700,232	\$3,258,170 31

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$189,491,592	\$2,335,776 39	1-2	\$1,167,888 19
1891....	Two years.....	6,297,954	42,673 95	1-4	10,668 48
1892....		3,531,381	37,369 59	3-4	28,027 19
1890....	Three years	22,013,619	171,513 99	1-6	28,585 66
1891....		25,077,967	199,160 34	1-2	99,580 17
1892....		20,384,417	192,162 17	5-6	160,135 14
1889....	Four years.....	212,586	1,622 17	1-8	202 77
1890....		647,401	4,060 13	3-8	1,522 56
1891....		1,125,394	8,055 82	5-8	5,034 88
1892....		473,384	5,202 47	7-8	4,552 16
1888....	Five years	3,890,210	41,379 00	1-10	4,137 90
1889....		4,408,688	50,115 39	3-10	15,034 62
1890....		5,029,160	54,592 21	1-2	27,296 10
1891....		4,749,404	57,140 96	7-10	39,998 66
1892....		4,367,075	57,345 73	9-10	51,611 16
Totals.....		\$291,700,232	\$3,258,170 31		\$1,644,275 64

Premiums received in United States since the admission of the Company.....	\$23,286,896 00
Losses paid in U. S. since the admission of the Company...	14,818,605 00
Losses incurred during the year.....	2,587,137 08

Special deposits elsewhere for the exclusive protection of policyholders there —

State or Country.	Val of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$113,000 00	\$69,414 32	\$43,585 68
Georgia.....	25,000 00	30,963 15	.....
Oregon.....	53,000 00	10,535 34	42,464 66
Virginia.....	56,500 00	8,755 75	47,744 25
Totals	\$247,500 00	\$119,668 56	\$133,794 59

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$3,314,364 00
Premiums received.....	29,807 63
Losses paid.....	11,236 57
Losses incurred.....	11,693 36

UNITED STATES BRANCH OF THE LION FIRE INSURANCE
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, October, 1880.

Resident Manager, M. BENNETT, JR., Hartford.

Trustees—JULIUS CATLIN, of New York City; FRANCIS B. COOLEY
RODNEY DENNIS, of Hartford, Conn.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders (par).....	\$200,000 00
---	--------------

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$217,600 00
Interest due on bond and mortgage loans.....	4,717 86
Value of lands mortgaged.....	\$165,015 00
Buildings (insured for \$249,500.00).....	313,285 00
Total.....	\$478,300 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4 p.c. reg.....	\$150,000 00	\$169,875 00	
Georgia.....	25,000 00	25,000 00	
MUNICIPAL BONDS—			
Brooklyn school imp., 3 p.c....	150,000 00	154,500 00	
Brooklyn imp. loan, 3 p.c.....	50,000 00	51,500 00	
City of Richmond.....	17,000 00	17,000 00	
Totals	\$392,000 00	\$417,875 00	417,875 00

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Hartford Fire Ins. Co. stk.....	\$3,000	\$10,500	\$6,500
Pennsylvania Ry. Co. stk.....	6,000	6,525	4,500
Hartford Fire Ins. Co. stk.....	2,400	8,400 }	9,000
Western Union Tel. Co. stk.....	10,000	9,525 }	

	Par Val.	Market Val.	Amt. Loaned.	
Ætna Fire Ins. Co. stk.....	1,100	2,860	3,200	
Phoenix Fire Ins. Co. stk.....	1,400	2,632		
Hartford Carpet Co. stk.....	4,100	4,100	3,300	
Totals.....	\$28,000	\$44,542	\$26,500	26,500 00
Cash in Company's principal office.....				58 60
Cash in bank.....				161,997 48
Interest due and accrued on stocks.....				5,277 50
Interest due and accrued on collateral loans.....				521 25
Gross premiums in due course of collection.....				79,785 54
Due for reinsurance.....				Nothing.
Assets of the Company at their actual value..				\$914,333 23

III. LIABILITIES.

Losses adjusted and unpaid.....	\$33,649 22	
Losses reported and unadjusted.....	56,236 00	
Losses resisted.....	12,482 00	
Gross amount of unpaid losses.....		\$102,367 22
Unearned premiums on risks, one year or less..	\$221,670 07	
Unearned premiums on risks, more than one year.....	154,900 49	
Unearned premiums as computed above.....		376,570 56
Miscellaneous expenses, including commissions and brokerage,		11,550 10
Reinsurance.....		9,205 43
Special deposits in other States in excess of present liabilities therein.....		149,296 67
Total liabilities, except statutory deposit and surplus,		\$648,989 98
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		65,343 25
Total liabilities, including deposit and surplus.....		\$914,333 23

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,036,640 74	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	452,037 70	
Actual cash premiums.....		\$584,603 04
Interest on mortgages of real estate.....		10,586 51
Interest on loans and bonds.....		16,982 60
Received from home office.....		Nothing.
Actual cash income.....		\$612,172 15

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$52,702.72 occurring in previous years).....	\$356,585 24
Commissions and brokerage.....	98,715 95
Salaries and fees.....	29,533 16
Taxes.....	18,211 57
All other payments	37,942 81
Remitted home office.....	\$13,419 95
Actual cash expenditure.....	\$540,988 73

VI. MISCELLANEOUS.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$73,001,830	\$830,667 41
Written or renewed during the year.....	89,081,174	1,012,460 34
Totals	\$162,083,004	\$1,843,127 75
Deduct those expired and marked off.....	74,757,705	838,443 15
In force at the end of the year.....	\$87,325,299	\$1,004,684 60
Deduct amount reinsured.....	23,231,794	287,051 90
Net amount in force.....	\$64,093,505	\$717,632 70

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$36,432,287	\$443,340 14	1-2	\$221,670 07
1891....	Two years.....	265,466	2,018 01	1-4	504 50
1892....		479,823	3,848 50	3-4	2,886 36
1890....	Three years.....	4,421,888	48,083 22	1-6	8,013 87
1891....		6,958,480	63,482 32	1-2	31,741 16
1892....		9,366,285	83,713 39	5-6	69,761 16
1889....	Four years.....	97,940	836 87	1-8	104 61
1890....		180,750	1,576 53	3-8	591 19
1891....		350,310	2,011 06	5-8	1,256 91
1892....	Five years.....	351,489	2,180 79	7-8	1,908 19
1888....		764,611	11,463 39	1-10	1,146 33
1889....		697,369	8,651 85	3-10	2,595 55
1890....		778,362	10,532 86	1-2	5,266 43
1891....		1,345,717	15,900 78	7-10	11,130 55
1892....		1,602,728	19,992 99	9-10	17,993 68
Totals.....		\$64,093,505	\$717,632 70		\$376,570 56

Premiums received in United States since the admission of the Company.....	\$5,139,174 35
Losses paid in U. S. since the admission of the Company....	3,091,291 33
Losses incurred during the year.....	386,027 60

Special deposits elsewhere for the exclusive protection
of policyholders there :

State or Country.	Value of Deposits.	Total Lia- bilities therein.	Excess of Deposits.
Ohio.....	\$113,250 00	\$26,797 31	\$86,452 69
Oregon.....	56,625 00	6,472 58	50,152 42
Georgia.....	25,000 00	12,308 44	12,691 56
Virginia..	17,000 00	19,221 12	.....
Totals.....	\$211,875 00	\$64,799 45	\$149,296 67

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,173,184 00
Premiums received.....	9,779 80
Losses paid.....	4,256 89
Losses incurred.....	4,129 58

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON
AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, 1851.

Resident Manager—HENRY W. EATON, 45 William Street, New York City*Trustees*—ALEXANDER HAMILTON, ROBERT B. MINTURN, and JOHN A.
STEWART, all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy- holders (par).....	\$300,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$1,574,500 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	2,817,537 50
Interest accrued on bond and mortgage loans.....	37,349 72
Value of lands mortgaged.....	\$2,535,450 00
Buildings.....	2,757,050 00
Total.....	\$5,292,500 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p.c.....	\$1,575,000 00	\$1,811,250 00	
MUNICIPAL BONDS—			
Richmond City 8 p.c.....	5,000 00	6,650 00	
New York City gold 6 p.c.....	50,000 00	53,500 00	
Boston City 5 p.c.....	180,000 00	209,250 00	
MISCELLANEOUS—			
Underwriters Protective Ass'n..	1,000 00	1,000 00	
Totals.....	\$1,811,000 00	\$2,081,650 00	2,081,650 00

Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
Omaha & St. L. R.R. Co., 2d				
m., 5 p.c. gold bds.....	\$50,000	\$18,500 00	\$9,000 00	9,000 00
Cash in Company's principal office.....				4,964 39
Cash in bank.....				780,149 59
Interest due and accrued on collateral loans.....				366 22
Gross premiums in due course of collection.....				855,940 22
Rents due and accrued.....				15,000 00
Reinsurance due.....				Nothing.
All other property.....				16,566 25
Premiums unpaid (more than three months due),		\$35,602 91		
Assets of the Company at their actual value.....				\$8,193,023 89

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,628 10	
Losses reported and unadjusted.....	683,473 55	
Losses resisted.....	55,177 00	
Gross amount of unpaid losses.....	\$745,278 65	
Deduct reinsurance.....	171,480 15	
Net amount of unpaid losses.....		\$573,798 50
Unearned premiums on risks, one year or less..	\$1,984,501 02	
Unearned premiums on risks, more than one year.	1,939,339 74	
Unearned premiums as computed above.....		3,923,840 76
Reclaimable on perpetual policies.....		337,499 05
Commissions and brokerage.....		100,617 05
Net premium reserve under life department.....		111,073 85
Reinsurance.....		116,997 92
Special deposits in other States in excess of present liabilities therein.....		53,136 73
Total liabilities, except statutory deposit and surplus,		\$5,216,963 86
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		2,776,060 03
Total liabilities, including statutory deposit and surplus.....		\$8,193,023 89

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$6,908,560	46
Deduct reinsurance, rebate, abatement, and return premiums	1,515,410	87
Actual cash premiums.....	\$5,393,149	59
Interest on mortgages of real estate.....	95,727	73
Interest on bonds.....	92,580	11
Rents.....	63,321	76
Deposit premiums received for perpetual risks..	\$8,324	24
Life department income.....	4,274	58
Received from home office.....	87,496	80
Actual cash income.....	\$5,649,779	19

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$734,686.10 occurring in previous years).....	\$3,950,276	73
Deduct salvage and reinsurance.....	448,791	87
Net amount paid for losses	\$3,501,484	86
Commissions and brokerage.....	978,977	58
Salaries and fees.....	265,954	06
Taxes	95,752	91
All other payments.....	246,987	49
Life department expenditure.....	\$7,715	67
Deposit premiums returned on perpetual risks..	14,701	31
Remitted home office.....	181,047	16
Actual cash expenditure.....	\$5,089,156	90

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$795,946,361	\$7,438,171 84
Written or renewed during the year.....	764,371,699	6,991,243 39
Totals.....	\$1,560,318,060	\$14,429,415 23
Deduct those expired and marked off.....	651,120,544	6,076,173 10
In force at the end of the year.....	\$909,197,516	\$8,353,242 13
Deduct amount reinsured.....	92,532,546	640,165 31
Net amount in force.....	\$816,664,970	\$7,713,076 82

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$369,055,849	\$3,969,002 03	1-2	\$1,984,501 02
1891....	Two years.....	3,424,612	28,786 81	1-4	7,196 70
1892....		4,224,902	34,251 09	3-4	25,688 32
1890....		78,544,128	646,726 71	1-6	107,787 80
1891....	Three years.....	103,074,983	716,231 08	1-2	358,115 54
1892....		110,383,342	793,579 92	5-6	661,316 60
1889....		1,349,236	6,275 91	1-8	784 50
1890....	Four years.....	1,494,230	9,861 24	3-8	3,697 95
1891....		2,098,498	17,471 31	5-8	10,919 55
1892....		2,130,395	17,049 79	7-8	14,918 57
1888....	Five years.....	29,738,315	293,015 42	1-10	29,301 54
1889....		27,014,009	277,255 47	3-10	83,176 62
1890....		25,862,148	269,738 99	1-2	134,869 50
1891....	Over five years.	30,750,599	306,232 57	7-10	214,362 75
1892....		24,137,315	298,587 40	9-10	268,728 66
	Perpetual.....	3,382,409	29,011 08	various.	18,475 14
		10,144,964	344,735 84	95-100	337,499 05
Totals.....		\$826,809,934	\$8,057,812 66		\$4,261,339 81

Premiums received in United States since the admission of the Company.....

the Company.....	\$93,218,827 24
Losses paid in the U. S. since the admission of the Company,	56,241,533 35
Losses incurred during the year.....	3,325,215 66

Special deposits elsewhere for the exclusive protection of policyholders there:—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$115,000 00	\$86,255 86	\$28,744 14
Oregon.....	57,500 00	33,107 41	24,392 59
Virginia.....	51,750 00	89,368 52	.....
Georgia.....	28,750 00	57,884 65	.....
Totals.....	\$253,000 00	\$266,616 44	\$53,136 73

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$6,770,419 00
Premiums received.....	64,963 47
Losses paid.....	43,120 32
Losses incurred.....	38,766 32

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

Admitted to the United States, July, 1872.

Resident Manager, CHARLES L. CASE, 44 Pine Street, New York City.*Trustees*, CHARLES M. FRY, GORDON NORRIE, HOWARD POTTER, GOOLD HOYT REDMOND, all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for the security of all
policyholders (par)..... \$200,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States reg. 4 p.c.....	\$700,000 00	\$799,750 00
MUNICIPAL BONDS—		
City of Richmond, Va., 4 p.c....	50,000 00	50,000 00
RAILROAD BONDS—		
Chicago, Milwaukee & St. Paul, West. div., 1st m. 5 p.c. gold.	25,000 00	27,625 00
Chicago, Milwaukee & St. Paul terminal 5 p.c. gold.....	25,000 00	26,875 00
Chicago, Milwaukee & St. Paul, River div., 1st m. 7 p.c. gold.	50,000 00	64,500 00
Col. Midland 1st m. 6 p.c. gold.	35,000 00	37,800 00
Milwaukee, L. Shore & Western, Mich. div., 1st m. 6 p.c. gold.	25,000 00	31,875 00
Minneapolis & St. Louis, Ia. ex., 1st m. 7 p.c. gold.....	25,000 00	32,750 00
Scioto Valley & N. E. 1st m. 4 p.c. gold.....	30,000 00	24,750 00
St. Paul, Minneapolis & Mani- toba con. 6 p.c. gold loan....	25,000 00	30,375 00
St. Paul, Minneapolis & Mani- toba 2d m. 6 p.c. gold.....	30,000 00	34,950 00

	Par Value.	Market Value.	
Pittsb., Cinn., Chic. & St. Louis con. 4½ p.c. gold.....	25,000 00	26,000 00	
Long Isl. 1st. con. m. 5 p.c. gold.	45,000 00	51,750 00	
Erie con. m. 7 p.c. gold.....	50,000 00	68,500 00	
Chic., St. L. & New Orleans 5 p.c. gold loan.....	8,000 00	9,280 00	
Louisville & Nashville, N. O. & M. div., 1st m. 6 p.c. gold....	25,000 00	30,350 00	
Central of N. J. g. m. 5 p.c. gold.	40,000 00	44,600 00	
Phila. & Reading g. m. 4 p.c....	15,000 00	12,900 00	
D. & R. G. 1st con. m. 4 p.c. g..	30,000 00	25,950 00	
Lehigh V. 1st c. m. 4½ p.c. gold.	30,000 00	31,462 50	
Baltimore Belt 5 p.c. gold.....	16,000 00	16,640 00	
Totals.....	\$1,304,000 00	\$1,478,682 50	1,478,682 50
Cash in Company's principal office.....			1,107 25
Cash in bank.....			66,552 27
Cash in hands of special agents.....			754 84
Gross premiums in due course of collection.....			174,510 89
Assets of the Company at their actual value.....			\$1,721,607 75

III. LIABILITIES.

Losses adjusted and unpaid.....	} \$146,333 00	
Losses reported and unadjusted.....		
Losses resisted.....		
Gross amount of unpaid losses		\$146,333 00
Unearned premiums on risks, one year or less..	\$400,554 14	
Unearned premiums on risks, more than one year.....	501,969 70	
Unearned premiums as computed above		902,523 84
Reclaimable on perpetual policies.....		174 80
Commissions and brokerage.....		29,989 44
Special deposit in other States in excess of present liabilities therein		159,327 00
Total liabilities, except statutory deposit and surplus.	\$1,238,369 69	
Statutory deposit.....	200,000 00	
Surplus beyond all liabilities.....	283,238 06	
Total liabilities, including capital and surplus.....		\$1,721,607 75

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,401,148 58	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	291,258 83	
Actual cash premiums.....		\$1,109,889 75
Interest on bonds.....		59,533 83
Received from home office.....	\$4,860 00	
Actual cash income.....		\$1,169,423 58

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$80,182.57 occurring in previous years).....	\$823,007 26
Deduct salvage and reinsurance.....	76,639 39
Net amount paid for losses.....	\$746,367 87
Commissions and brokerage.....	222,988 35
Salaries and fees.....	93,751 35
Taxes.....	25,681 14
All other payments.....	67,961 84
Remitted home office.....	\$17,167 17
Actual cash expenditure.....	\$1,156,750 55

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$200,691,883	\$1,734,302 07
Written or renewed during the year.....	153,415,605	1,407,951 18
Totals.....	\$354,107,488	\$3,142,253 25
Deduct those expired and marked off.....	152,915,187	1,320,378 12
In force at the end of the year.....	\$201,192,301	\$1,821,875 13
Deduct amount reinsured.....	9,459,111	84,762 67
Net amount in force.....	\$191,733,190	\$1,737,112 46

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$76,968,253	\$801,108 28	1-2	\$400,554 14
1891....	Two years.....	720,475	5,659 10	1-4	1,414 77
1892....		825,939	6,248 29	3-4	4,686 22
1890....	Three years.....	23,709,398	167,606 51	1-6	27,934 42
1891....		27,878,362	197,265 71	1-2	98,632 85
1892....		26,584,440	208,078 40	5-6	173,398 65
1889....	Four years.....	409,280	3,624 08	1-8	453 01
1890....		704,559	5,510 14	3-8	2,066 30
1891....		936,977	7,947 22	5-8	4,967 00
1892....		889,544	8,830 63	7-8	7,726 81
1888....	Five years.....	5,105,113	47,123 70	1-10	4,712 37
1889....		5,387,774	51,049 37	3-10	15,314 79
1890....		7,161,770	71,072 52	1-2	35,536 26
1891....		6,803,855	71,751 65	7-10	50,226 12
1892....	Over five years..	7,523,740	82,493 30	9-10	74,243 97
		112,511	1,559 56	95-100	656 16
	Perpetual.....	11,200	184 00		174 80
Totals.....		\$191,733,190	\$1,737,112 46		\$902,698 64

388 LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Premiums received in U. S. since admission of the Company.	\$13,992,314 00
Losses paid in U. S. since the admission of the Company....	8,334,649 00
Losses incurred during the year.....	792,383 56

Special deposits elsewhere for the exclusive protection of policyholders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$114,250 00	\$52,231 85	\$62,018 15
Virginia.....	50,000 00	22,310 92	27,689 08
Oregon.....	57,125 00	8,018 21	49,106 79
Georgia.....	28,562 50	8,049 52	20,512 98
Totals.....	\$249,937 50	\$90,610 50	\$159,327 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,669,951 00
Premiums received.....	16,595 41
Losses paid.....	7,188 01
Losses incurred.....	7,582 01

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

Admitted to the United States, July, 1879.

Resident Manager, JEFFREY BEAVAN, 46 Pine Street, New York City, N. Y.

Trustees—WILLIAM H. SLOCUM, ARTHUR B. GRAVES, HENRY A. OAKLEY,
New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all policyholders (par).....	\$290,000 00
--	--------------

II. ASSETS.

Value of real estate owned by the Company, unencumbered..	\$298,130 ⁰⁰ / ₁₀₀
---	--

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States reg. 4 p.c., 1907..	\$345,000 00	\$395,025 00
Georgia 4½ p.c. reg.....	24,000 00	27,860 00

	Par Val.	Market Val.	
MUNICIPAL BONDS—			
New York City con. reg. stk. 3			
p.c., 1010	120,000 00	120,600 00	
City of Richmond 4 p.c., 1926..	50,000 00	51,000 00	
RAILROAD BONDS—			
C.&N.W. con. g. reg. 7 p.c., 1902.	100,000 00	121,000 00	
N. Y. C. & H. R. 1st m. reg. 7			
p.c., 1903	75,000 00	93,750 00	
N. Y. & Har. 1st m. reg. 7 p.c., 1900.	50,000 00	59,500 00	
Del. & Hud. 1st m. reg. 7 p.c., 1917.	25,000 00	34,625 00	
C., R. I. & P. 1st m. reg. 6 p.c., 1917.	90,000 00	112,050 00	
L. S. & M. S. 1st m. reg. 7 p.c., 1900.	92,000 00	111,320 00	
B. & O. reg. 5 p.c., 1988	100,000 00	115,000 00	
Central of N. J. reg. 5 p.c., 1987.	100,000 00	111,500 00	
C., I., St. L. & C. reg. 4 p.c., g.			
c. m., 1936	100,000 00	94,000 00	
West Shore reg. 4. p.c., 2361 ..	100,000 00	104,000 00	
L. E. & W. 1st m. reg. 5 p.c., 1937.	50,000 00	55,500 00	
L. Val. 1st m. reg. 4½ p.c., 1940.	50,000 00	52,000 00	
M., L. S. & W. s. f. 5 p.c., 1929..	50,000 00	54,250 00	
Baltimore Belt 1st m. 5 p.c., 1990.	25,000 00	25,750 00	
Chesa. & Ohio 1st con. m. 5 p.c.	50,000 00	51,000 00	
Cin., D. & I. 1st m. 5 p.c.	20,000 00	19,400 00	
F. & P. M. con. m. 5 p.c.	25,000 00	25,000 00	
N. Y., O. & W. 1st con. m. 5 p.c.	20,000 00	21,300 00	
MISCELLANEOUS—			
Certificates of deposits in banks.		35,000 00	
Totals	\$1,661,000 00	\$1,890,430 00	1,890,430 00
Cash in Company's principal offices		30,596 38	
Cash in bank		82,574 49	
Gross premiums in due course of collection		323,903 89	
Bills receivable, not matured, taken for premiums		3,611 80	
Rents due and accrued		10,341 08	
Assets of the Company at their actual value.		\$2,639,587 64	
III. LIABILITIES.			
Losses adjusted and unpaid	\$55,975 35		
Losses reported and unadjusted	175,236 34		
Losses resisted	34,503 40		
Gross amount of unpaid losses	\$265,715 09		
Deduct reinsurance	21,152 04		
Net amount of unpaid losses		\$244,563 05	
Unearned premiums on risks, one year or less..	\$756,987 46		
Unearned premiums on risks, more than one			
year	850,194 99		
Unearned premiums as computed above		1,607,182 45	

Commissions and brokerage.....	60,540 58
Due for salaries, rent, advertising, etc.....	Nothing.
Reinsurance.....	19,384 97
Return premiums.....	2,627 99
All other demands.....	310 53
Special deposits in other States in excess of present liabilities therein.....	128,546 15
Total liabilities, except statutory deposit and surplus.	\$2,063,155 72
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	376,431 92
Total liabilities, including deposit and surplus.....	\$2,639,587 64

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,849,491 14
Deduct reinsurance, rebate, abatement, and return premiums.....	709,222 50
Actual cash premiums.....	\$2,140,268 64
Interest on bonds, and dividends on stocks.....	74,744 27
Rents.....	8,489 85
Received from home office.....	\$42,413 11
Actual cash income.....	\$2,223,502 76

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$238,985.20 occurring in previous years).....	\$1,655,979 33
Deduct salvage and reinsurance.....	290,478 10
Net amount paid for losses.....	\$1,365,501 23
Commissions and brokerage.....	396,426 60
Salaries and fees.....	142,432 75
Taxes.....	38,855 93
All other payments.....	127,033 28
Deposit premiums on perpetual risks returned...	Nothing.
Remitted home office.....	Nothing.
Actual cash expenditure.....	\$2,070,249 79

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$349,763,094	\$3,267,844 76
Written or renewed during the year.....	277,568,505	2,859,061 91
Totals.....	\$627,331,599	\$6,126,906 67
Deduct those expired and marked off.....	258,587,179	2,738,711 73
In force at the end of the year.....	\$368,744,420	\$3,388,194 94
Deduct amount reinsured.....	18,045,926	261,873 99
Net amount in force.....	\$350,698,494	\$3,126,320 95

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premium unearned.
1892....	One year or less.	\$130,357,975	\$1,513,974 95	1-2	\$756,987 46
1891....	Two years.....	1,730,484	10,564 92	1-4	2,641 23
1892....		1,754,142	12,148 89	3-4	9,111 67
1890....	Three years.....	52,600,134	348,423 20	1-6	58,070 52
1891....		51,696,688	343,944 95	3-6	171,972 47
1892....		62,246,984	387,694 64	5-6	323,078 87
1889....	Four years.....	1,067,386	8,215 69	1-8	1,026 95
1890....		835,182	7,482 69	3-8	2,806 02
1891....		2,722,650	16,679 23	5-8	10,424 49
1892....		1,195,108	8,743 16	7-8	7,650 26
1888....	Five years.....	5,745,916	63,221 74	1-10	6,322 16
1889....		6,631,217	72,170 26	3-10	21,651 08
1890....		9,876,594	102,971 15	5-10	51,485 58
1891....		10,203,780	103,313 51	7-10	72,319 45
1892....		11,045,033	117,809 47	9-10	106,028 50
1887....	Six years.....	52,465	329 50	1-12	27 46
1888....		24,200	86 50	3-12	21 62
1889....		46,749	230 02	5-12	95 84
1890....		4,000	23 04	7-12	13 44
1891....		27,264	123 39	9-12	92 54
1892....		124,300	849 82	11-12	779 00
1887....	Seven years....	24,035	608 00	3-14	130 29
1888....		48,750	593 78	5-14	212 06
1889....		66,250	1,283 94	7-14	641 97
1890....		6,000	145 00	9-14	93 21
1891....		5,500	116 75	11-14	91 73
1892....	Nine years.....	12,800	268 50	13-14	249 32
1890....		5,250	23 65	13-18	17 08
1892....		2,500	12 31	17-18	11 62
1883....	Ten years.....	1,500	15 00	1-20	75
1885....		20,000	405 00	5-20	101 25
1886....		6,000	75 00	7-20	26 25
1887....		1,300	17 00	9-20	7 65
1888....		33,900	299 00	11-20	164 65
1889....		41,500	387 00	13-20	251 55
1890....		186,800	1,018 90	15-20	764 17
1891....		164,158	1,365 42	17-20	1,160 61
1892....		84,000	685 98	19-20	651 68
Totals.....		\$350,698,494	\$3,126,320 95	...	\$1,607,182 45

Premiums received in U. S. since the admission of the Co.... \$17,104,527 04
 Losses paid in U. S. since the admission of the Company.... 10,374,664 71
 Losses incurred during the year..... 1,374,584 22

Special deposits elsewhere for the exclusive protection of
policyholders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$114,500 00	\$69,012 85	\$45,487 15
Virginia.....	51,000 00	26,674 00	24,326 00
Georgia.....	28,625 00	12,992 00	15,633 00
Oregon	57,250 00	14,150 00	43,100 00
Totals	\$251,375 00	\$122,828 85	\$128,546 15

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,983,641 00
Premiums received.....	25,713 89
Losses paid.....	18,940 33
Losses incurred.....	19,558 61

UNITED STATES BRANCH OF THE NORTH BRITISH AND
MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

Admitted to the United States, August, 1886.

Resident Manager, SAM P. BLAGDEN, No. 54 William St., New York City.

Trustees—SOLON HUMPHREYS, DAVID DOWS, JR., CHARLES H. COTTER,
all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all policyholders (par).....	\$200,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company, unencumbered,	\$465,360 84
--	--------------

Bonds and Stock owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS —		
United States, 4s, 1907, reg.	\$145,000 00	\$164,575 00
United States cur., 6s, 1899, reg.	55,000 00	64,006 00
United States cur., 6s, 1898, reg.	137,000 00	156,009 00
United States cur., 6s, 1897, reg.	35,000 00	38,937 00

	Par Value.	Market Value.
United States cur., 6s, 1896, reg.	30,000 00	32,550 00
United States cur., 6s, 1895, reg.	18,000 00	19,035 00
S. C. con., 6s, B'wn bds., 1893, c.	12,500 00	12,500 00
Alabama class "A" c., 1906....	10,000 00	10,200 00
Virginia reg. 10-40 bds., 1919, c.	46,300 00	18,983 00
Virginia deferred certificates...	18,666 67	1,400 00
COUNTY AND MUNICIPAL BONDS—		
City of Boston, Stony Br'k Imp. scrip, 4 p.c., 1917, reg.....	80,000 00	85,200 00
N. Y. County 7 p.c. Ass'm't Fd. stk., 1903, reg.....	22,000 00	28,985 00
N. Y. City 7 p.c. Parks Imp. Fd. stk., 1902, reg.....	5,000 00	6,450 00
N. Y. City 7 p.c. Croton Water Main stk., 1900, reg.....	10,000 00	12,338 00
N. Y. County 7 p.c. Soldiers' Bty. Fund No. 3, 1896, reg.....	9,000 00	10,237 00
N. Y. City 7 p.c. con. stk., 1894, r.	3,000 00	3,105 00
RAILROAD BONDS—		
N. Y. Central & Hud. Riv. 1st m. 7 p.c., 1903, reg.....	500,000 00	625,000 00
W. S. 1st m. gtd., 4 p.c., 2361, r.	400,000 00	415,000 00
N. Y., Lacka. & W. 1st m., 6 p.c. 1921, reg.....	100,000 00	129,000 00
Del. & Hud. Canal Co., Penn. Div., 1st m. 7 p.c., 1917, reg..	61,000 00	86,010 00
St. P. & N. Pacific, g. m., gold, 6 p.c., 1923, reg.....	50,000 00	59,500 00
Chicago & N. W. con. s. f. m. 7 p.c., 1915, reg.....	130,000 00	178,750 00
Chicago & N. W. con. s. f. m. 7 p.c., 1915, coupons.....	26,000 00	35,750 00
B. & O., gold, 5 p.c., 1925, reg..	158,000 00	172,220 00
B. & O., gold, 5 p.c., 1925, coup.	42,000 00	47,040 00
MISCELLANEOUS—		
Milwaukee Underwriters' Bldg. Ass'n stk.....	181 00	181 00
Totals.....	\$2,103,647 67	\$2,412,961 00
Cash in Company's principal office.....		1,469 65
Cash in bank.....		111,380 08
Interest due and accrued on bonds.....		48,055 00
Gross premiums in due course of collection.....		397,022 36
Bills receivable, not matured, taken for premiums.....		3,457 67
Due for reinsurance.....		10,498 37
Rents due and accrued.....		1,844 58
All other admissible property.....		955 00
Premiums unpaid (more than three months due).	\$45,165 61	
Assets of the Company at their actual value.....		\$3,453,004 55

III. LIABILITIES.

Losses adjusted and unpaid.....	\$64,931	24
Losses reported and unadjusted.....	263,408	94
Losses resisted.....	54,052	31
Gross amount of unpaid losses.....	\$382,392	49
Deduct reinsurance	42,430	45
Net amount of unpaid losses.....		\$339,961 54
Unearned premiums on risks, one year or less..	\$839,254	24
Unearned premiums on risks, more than one year	1,038,801	46
Unearned premiums as computed above.....	1,878,055	70
Commissions and brokerage.....	68,482	73
Reinsurance	6,716	78
Special agents' balances.....	13,442	09
Special deposits in other States in excess of present liabilities therein	71,692	96
Total liabilities, except statutory deposit and surplus.	\$2,378,351	80
Statutory deposit.....	200,000	00
Surplus beyond all liabilities	874,652	75
Total liabilities, including deposit and surplus.....	\$3,453,004	55

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,937,865	39
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	568,687	81
Actual cash premiums.....	\$2,369,177	58
Interest on bonds	129,271	61
Rents	3,044	90
Received from home office.....	Nothing.	
Actual cash income.....	\$2,501,494	09

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$241,286.59 occurring in previous years).....	\$1,782,014	71
Deduct salvage and reinsurance	133,923	74
Net amount paid for losses.....	\$1,648,090	97
Commissions and brokerage.....	360,005	01
Salaries and fees.....	238,395	84
Taxes.....	57,622	30
All other payments.....	117,727	45
Remitted home office.....	\$45,641	59
Actual cash expenditure.....	\$2,421,841	57

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$329,677,728	\$3,557,272 06
Written or renewed during the year.....	287,794,703	2,958,020 93
Totals.....	\$617,472,431	\$6,515,292 99
Deduct those expired and marked off.....	260,998,976	2,666,124 74
In force at the end of the year.....	\$356,473,455	\$3,849,168 25
Deduct amount reinsured.....	23,370,989	225,849 08
Net amount in force.....	\$333,102,466	\$3,623,319 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$135,310,212	\$1,678,508 48	1-2	\$839,254 24
1891....	Two years.....	994,942	8,597 66	1-4	2,149 41
1892....		1,116,978	9,420 58	3-4	7,065 45
1890....	Three years.....	36,354,255	333,284 31	1-6	55,547 39
1891....		43,772,514	390,585 77	1-2	195,292 88
1892....		48,716,859	442,734 21	5-6	368,945 15
1889....	Four years.....	1,282,021	10,811 54	1-8	1,351 44
1890....		1,023,536	8,927 65	3-8	3,347 88
1891....		645,917	5,601 87	5-8	3,501 15
1892....		782,208	7,498 13	7-8	6,560 89
1888....	Five years.....	10,495,923	114,231 21	1-10	11,423 12
1889....		10,752,192	129,240 31	3-10	38,772 09
1890....		13,086,513	148,052 62	1-2	74,026 31
1891....		13,559,369	157,119 98	7-10	109,983 93
1892....		15,209,027	178,704 85	9-10	160,834 37
Totals.....		\$333,102,466	\$3,623,319 17		\$1,878,055 70

Premiums received in United States since the admission of the Company..... \$39,650,692 87

Losses paid in United States since the admission of the Company..... 25,148,670 43

Losses incurred during the year..... 1,722,488 94

Special deposits elsewhere for the exclusive protection of policyholders there:—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$113,875 00	\$96,853 08	\$17,021 92
Oregon.....	55,093 75	22,191 91	32,901 84
Virginia.....	48,776 75	27,007 55	21,769 20
Georgia.....	28,375 00	35,326 64	.....
Totals.....	\$246,120 50	\$181,379 18	\$71,692 96

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,949,428 00
Premiums received.....	28,867 34
Losses paid.....	19,120 55
Losses incurred.....	20,458 10

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, December, 1875.

*Resident Manager and Attorney, GEORGE W. BABB, JR., 38 Pine Street,
New York City.**Trustees*—EDWARD KING, CORNELIUS D. WOOD, both of New York City.*Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all policyholders (par).....	\$200,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company, unencumbered.	\$114,544 44
--	--------------

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
U. S. 4 p.c. f. loan 1907 reg.....	\$100,000 00	\$113,250 00
U. S. 4 p.c. f. loan 1907 reg.....	200,000 00	226,500 00
U. S. 4 p.c. f. loan 1907 reg.....	50,000 00	56,625 00
U. S. 4 p.c. fund. loan, 1907 reg.	25,000 00	28,312 50
U. S. 4 p.c. fund. loan, 1907 reg.	16,000 00	18,120 00
Massachusetts, 1900.....	25,000 00	27,750 00
MUNICIPAL BONDS—		
City of Boston, 1893.....	55,000 00	55,000 00
City of Boston, 1899.....	84,500 00	90,837 50
City of St. Louis, 1893.....	40,000 00	40,000 00
City of Providence, 1895.....	52,500 00	53,878 12
City of St. Paul, 1919.....	50,000 00	53,000 00
City of Minneapolis, 1917.....	100,000 00	100,000 00
City of Salem, Ore., 1910, 1911.	34,000 00	34,000 00

	Par Value.	Market Value.	
RAILROAD BONDS—			
Pennsylvania, gold equip., 1914.	100,000 00	100,000 00	
West Shore, new 4 p.c.....	50,000 00	50,875 00	
MISCELLANEOUS—			
City of New York, add. w. stk..	200,000 00	202,000 00	
Totals.....	\$1,182,000 00	\$1,250,148 12	1,250,148 12
Cash in Company's principal office.....			3,151 65
Cash in bank			61,760 14
Interest due and accrued on bonds.....			14,855 83
Gross premiums in due course of collection.....			208,349 32
Reinsurance.....			134 21
Suspense account.....			288 98
Gross assets of the Company.....			\$1,653,232 69
Deduct as inadmissible, suspense account.....			288 98
Assets of the Company at their actual value			\$1,652,943 71

III. LIABILITIES.

Losses adjusted and unpaid.....	\$44,264 73	
Losses reported and unadjusted.....	90,420 42	
Losses resisted.....	35,436 47	
Gross amount of unpaid losses.....	\$170,121 62	
Deduct reinsurance.....	12,066 14	
Net amount of unpaid losses.....		\$158,055 48
Unearned premiums on risks, one year or less..	\$491,186 01	
Unearned premiums on risks, more than one year.....	463,678 72	
Unearned premiums as computed above.....		954,864 73
Commissions and brokerage.....		31,955 11
Due for salaries, rent, advertising, etc.....		1,565 12
Reinsurance due.....		8,877 83
Special deposits in other States in excess of present liabilities therein		87,978 02
Total liabilities, except statutory deposit and surplus,	\$1,243,296 29	
Statutory deposit.....	200,000 00	
Surplus beyond all liabilities.....	209,647 42	
Total liabilities, including deposit and surplus.....		\$1,652,943 71

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,557,679 85	
Deduct reinsurance, rebate, abatement, and return premiums	337,707 00	
Actual cash premiums.....		\$1,219,972 85
Interest on bonds.....		42,960 36
Received from home office.....	\$133,974 05	
Actual cash income.....		\$1,262,933 21

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$155,885.45 occurring in previous years).....	\$985,728 36	
Deduct salvage and reinsurance	101,909 15	
Net amount paid for losses.....		\$883,819 21
Commissions and brokerage.....		196,286 16
Salaries and fees.....		80,947 89
Taxes		34,063 08
All other payments.....		113,721 43
Remitted home office.....	\$88,178 06	
Actual cash expenditure.....		\$1,308,837 77

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$158,859,200	\$1,750,819 38
Written or renewed during the year.....	142,933,785	1,585,274 23
Totals	\$301,792,985	\$3,336,093 61
Deduct those expired and marked off	131,460,814	1,393,520 19
In force at the end of the year.....	\$170,332,171	\$1,942,573 42
Deduct amount reinsured.....	8,609,808	92,222 46
Net amount in force	\$161,722,363	\$1,850,350 96

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$79,486,452	\$982,372 02	1-2	\$491,186 01
1891....	Two years.....	64,850	653 36	1-4	163 34
1892....		77,060	745 04	3-4	558 78
1890....	Three years....	14,946,046	146,856 50	1-6	24,476 08
1891....		15,963,700	153,505 12	1-2	76,752 56
1892....		17,517,700	180,006 59	5-6	150,005 49
1889....	Four years.....	113,100	1,195 23	1-8	149 40
1890....		195,660	1,978 55	3-8	741 95
1891....		156,837	1,515 25	5-8	947 03
1892....		698,152	6,219 53	7-8	5,442 09
1888....	Five years.....	5,474,175	62,546 74	1-10	6,254 67
1889....		5,654,507	62,425 41	3-10	18,727 62
1890....		6,612,472	75,144 30	1-2	37,572 15
1891....		6,789,952	78,905 10	7-10	55,233 57
1892....		7,971,700	96,282 22	9-10	86,653 99
Totals.....		\$161,722,363	\$1,850,350 96	...	\$954,864 73

Premiums received in United States since the admission of the Company.....	\$12,474,349 72
Losses paid in United States since the admission of the Company.....	7,775,491 61
Losses incurred during the year.....	863,573 81

Special deposits elsewhere for the exclusive protection of policyholders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$113,250 00	\$108,278 85	\$4,971 15
Virginia.....	56,625 00	25,907 07	30,717 93
Georgia.....	28,312 50	20,125 35	8,187 15
Oregon.....	52,120 00	8,018 21	44,101 79
Totals.....	\$250,307 50	\$162,329 48	\$87,978 02

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,667,266 53
Premiums received.....	17,214 11
Losses paid.....	9,118 69
Losses incurred.....	7,967 70

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENGLAND.

Admitted to the United States, March, 1879.

Resident Manager, JAMES MONTGOMERY HARE, Nos. 59 and 61 Wall St., New York City.

Trustees—EDMUND WILLIAM CORLIES, ANSON WALES HARD, JAMES AUGUSTUS HEWLETT, all of N. Y. City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policyholders (par).....	\$300,000 00
--	--------------

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$40,000 00
Interest accrued on bond and mortgage loans.....	150 00
Value of lands mortgaged..... }	
Buildings (insured for \$40,000)..... }	\$80,000 00

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States reg.....	\$508,000 00	\$581,660 00
MUNICIPAL BONDS—		
Richmond City, Va.....	50,000 00	54,250 00
RAILROAD BONDS—		
Lake Shore & M. S., reg.....	118,000 00	143,960 00
N. Y. C. & H. R.....	75,000 00	93,750 00
West Shore.....	40,000 00	41,500 00
Pennsylvania Company's.....	150,000 00	162,750 00
Chicago, Burlington & Quincy..	100,000 00	85,000 00
Chicago, R. I. & Pacific.....	90,000 00	91,800 00
N. Y., Chic. & St. Louis.....	100,000 00	97,500 00
MISCELLANEOUS —		
Penn. Equip. Trust, reg. cert...	52,000 00	50,440 00
Water L. stk., City of N. Y., reg.	100,00 00	106,000 00
Lehigh & Wilkesbarre Coal Co.	8,000 00	8,720 00
Totals.....	\$1,391,000 00	\$1,517,330 00

Cash in Company's principal office.....	1,120 79
Cash in bank	211,844 33
Interest due and accrued on bonds.....	Nothing.
Gross premiums in due course of collection.....	87,408 02
Reinsurance due.....	24 37
Assets of the Company at their actual value.....	\$1,857,877 51

III. LIABILITIES.

Losses adjusted and unpaid.....	} \$174,941 99
Losses reported and unadjusted.....	
Losses resisted.....	
Gross amount of unpaid losses.....	\$174,941 99
Deduct reinsurance.....	11,044 60
Net amount of unpaid losses	\$163,897 39
Unearned premiums on risks, one year or less..	\$597,168 86
Unearned premiums on risks, more than one year.....	518,594 09
Unearned premiums as computed above.....	1,115,762 95
Commissions and brokerage.....	16,975 68
Due for salaries, rent, advertising, etc.....	1,577 79
Special deposits in other States in excess of present liabilities therein.....	127,244 23
Total liabilities, except statutory deposit and surplus	\$1,425,458 04
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	232,419 47
Total liabilities, including deposit and surplus.....	\$1,857,877 51

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,945,320 67
Deduct reinsurance, rebate, abatement, and return premiums.....	377,650 01
Actual cash premiums.....	\$1,567,670 66
Interest on mortgages of real estate.....	900 00
Interest on bonds.....	63,243 92
Received from home office.....	\$5,000 00
Actual cash income.....	\$1,631,814 58

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$—— occurring in previous years).....	\$1,078,698 36
Deduct salvage and reinsurance.....	66,084 71
Net amount paid for losses.....	\$1,012,613 65
Commissions and brokerage.....	262,806 71
Salaries and fees.....	117,087 43
Taxes.....	18,275 60
All other payments.....	110,877 52
Remitted home office.....	\$61,296 93
Actual cash expenditure.....	\$1,521,660 91

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$194,049,754	\$1,987,399 33
Written or renewed during the year.....	186,014,300	1,935,378 54
Totals.....	\$380,064,054	\$3,922,777 87
Deduct those expired and marked off.....	166,523,260	1,680,027 37
In force at the end of the year.....	\$213,540,794	\$2,242,750 50
Deduct amount reinsured.....	8,367,017	87,949 57
Net amount in force.....	\$205,173,777	\$2,154,800 93

Year Written.	Term.	Amount Covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$100,166,577	\$1,194,337 73	1-2	\$597,168 86
1881....	Two years.....	809,759	5,826 75	1-4	1,456 68
1892....		1,349,750	11,245 31	3-4	8,433 96
1890....		21,118,342	184,093 29	1-6	30,682 20
1891....	Three years.....	24,152,707	198,994 90	1-2	99,497 45
1892....		28,873,951	242,655 32	5-6	202,212 75
1889....		325,232	2,864 08	1-8	358 01
1890....	Four years.....	618,721	5,273 14	3-8	1,977 39
1891....		546,786	4,327 55	5-8	2,704 70
1892....		733,549	7,010 45	7-8	6,134 17
1888....	Five years.....	4,179,886	45,545 60	1-10	4,554 55
1889....		4,238,014	48,078 22	3-10	14,423 46
1890....		5,366,563	62,381 01	1-2	31,190 50
1891....		5,697,137	64,912 75	7-10	45,438 92
1892....		6,996,803	77,254 83	9-10	69,529 35
Totals.....		\$205,173,777	\$2,114,800 93		\$1,115,762 95

Premiums received in United States since the admission of the Company.....	\$11,741,502 73
Losses paid in the United States since the admission of the Company.....	6,705,922 03
Losses incurred during the year.....	997,281 23

Special deposits elsewhere for the exclusive protection of policyholders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$114,500 00	\$38,640 87	\$75,859 13
Oregon.....	57,250 00	16,245 86	41,004 14
Virginia.....	35,805 00	28,417 83	7,387 17
Georgia.....	28,625 00	25,631 21	2,993 79
Totals.....	\$236,180 00	\$108,935 77	\$127,244 23

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,104,244 00
Premiums received.....	21,906 57
Losses paid.....	13,658 86
Losses incurred.....	8,158 76

UNITED STATES BRANCH OF THE PALATINE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

Admitted to the United States.

Resident Manager, WILLIAM WOOD, 67 William Street, New York City.

Trustees—LOUIS FITZGERALD, ASHBEL GREEN, CHAUNCEY M. DEPEW, all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders (par).....	\$200,000 00
---	--------------

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$50,000 00
Interest accrued on bond and mortgage loans.....	200 00
Value of lands mortgaged.....	\$115,000 00
Buildings (insured for \$5,000.00).....	35,000 00
Total.....	\$150,000 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS.			
U. S. 4 p.c., reg. cts., 1907.....	\$200,000 00	\$227,000 00	
RAILROAD BONDS—			
Chic., R. I. & P. 5 p.c.	100,000 00	102,500 00	
West Shore guar. 4 p.c.	139,000 00	144,733 00	
Mo., Kan. & Texas 4 p.c.	100,000 00	80,500 00	
Brooklyn City & Newtown 5 p.c.,	50,000 00	52,000 00	
Baltimore & Ohio ster. 4½ p.c..	77,000 00	83,930 00	
Chicago & Northwestern 5 p.c..	35,000 00	36,575 00	
Totals.....	\$701,000 00	\$727,238 00	727,238 00
Cash in Company's principal office.....			2,034 49
Cash in bank.....			122,051 70
Gross premiums in due course of collection.....			365,274 29
Assets of the Company at their actual value.....			\$1,266,798 48

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,023 94	
Losses reported and unadjusted.....	49,718 20	
Losses resisted.....	4,760 00	
Gross amount of unpaid losses	\$55,502 14	
Deduct reinsurance.....	Nothing.	
Net amount of unpaid losses.....		\$55,502 14
Unearned premiums on risks, one year or less	\$435,405 11	
Unearned premiums on risks, more than one year.....	134,713 17	
Unearned premiums as computed above.....		570,118 28
Commissions and brokerage.....		81,506 04
Due for salaries, rent, advertising, etc.....		Nothing.
Special deposit in Oregon in excess of present liabilities therein		40,803 66
Total liabilities, except statutory deposit and surplus.	\$747,930 12	
Statutory deposit.....	200,000 00	
Surplus beyond all liabilities.....	318,868 36	
Total liabilities, including deposit and surplus.....		\$1,266,798 48

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$868,413 48	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	81,327 16	
Actual cash premiums.....		\$787,086 32
Interest on mortgages of real estate.....		3,000 00
Interest on bonds.....		10,506 21
Received from home office.....	\$89,400 00	
Actual cash income.....		\$800,592 53

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$5,087.77 oc- curring in previous years).....	\$284,759 33	
Deduct salvage and reinsurance.....	2,284 69	
Net amount paid for losses.....		\$282,474 64
Commissions and brokerage.....		105,964 13
Salaries and fees.....		50,536 83
Taxes.....		1,545 27
All other payments.....		43,517 23
Remitted home office.....	Nothing.	
Actual cash expenditure.....		\$484,038 10

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$5,951,530	\$128,773 56
Written or renewed during the year.....	116,377,502	1,159,384 98
Totals.....	\$122,329,032	\$1,288,158 54
Deduct those expired and marked off.....	12,175,806	242,072 19
In force at the end of the year	\$110,153,226	\$1,406,086 35
Deduct amount reinsured.....	491,100	9,328 64
Net amount in force.....	\$109,662,126	\$1,036,757 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$96,722,350	\$870,810 22	1-2	\$435,405 11
1891....	Two years.....	.....	.....	1-4	.....
1892....		2,572,631	23,845 20	3-4	17,883 90
1890....		.....	.....	1-6	.....
1891....	Three years	845,960	14,940 52	1-2	7,470 26
1892....		5,228,836	74,578 18	5-6	62,148 48
1889....		.....	.....	1-8	.....
1890....	Four years.....	.....	.....	3-8	.....
1891....		.....	.....	5-8	.....
1892....		262,178	3,108 26	7-8	2,719 85
1888....	Five years.....	.....	.....	1-10	.....
1889....		.....	.....	3-10	.....
1890....		.....	.....	1-2	.....
1891....		5,500	185 55	7-10	129 88
1892....		4,024,671	49,289 78	9-10	44,360 80
Totals		\$109,662,126	\$1,036,757 71		\$570,118 28

Premiums received in United States since the admission of the Company.....	\$1,167,821 00
Losses paid in U. S. since the admission of the Company....	442,645 00
Losses incurred during the year.....	306,701 00

Special deposit elsewhere for the exclusive protection of policyholders there :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon	\$50,000 00	\$9,196 34	\$40,803 66

Business in Connecticut, 1892.

Fire risks taken (no inland).....	} Nothing.
Premiums received.....	
Losses paid.....	
Losses incurred.....	

UNITED STATES BRANCH OF THE PHENIX ASSURANCE
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, September, 1879.

Resident Manager, ALEXANDER D. IRVING, 67 Wall Street, New York City.

Trustees—JOSEPH A. DEAN, GEORGE C. MAGOUN, JOHN DUER,
all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for the security of all
policyholders (par) \$200,000 00

ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c. reg.	\$803,000 00	\$913,412 50
United States 4 p.c.	395,000 00	449,312 50
RAILROAD BONDS—		
Cent'l of N. J., g. m. 5 p.c.	50,000 00	55,750 00
C., R. I. & P. Ext. & Col. 5 p.c.	50,000 00	51,250 00
N. Y., C. & St. L. 1st m. 4 p.c.	50,000 00	48,875 00
West Shore 1st m. 4 p.c.	120,000 00	125,400 00
Pennsylvania Co. gtd. 4½ p.c.	25,000 00	27,125 00
Chic. & Northwest s. f. 5 p.c.	43,000 00	46,870 00
Atch., Topeka & S. Fe gtd. fd. extended notes 6 p.c.	50,000 00	50,750 00
Totals	\$1,586,000 00	\$1,768,745 00
Cash in bank		492,789 75
Gross premiums in due course of collection		230,798 55
Assets of the Company at their actual value		\$2,492,333 30

III. LIABILITIES.

Losses adjusted and unpaid.....	\$926 00	
Losses reported and unadjusted.....	457,164 00	
Losses resisted.....	35,784 00	
	<hr/>	
Gross amount of unpaid losses.....	\$493,874 00	
Deduct reinsurance.....	222,470 00	
Net amount of unpaid losses.....		\$271,404 00
Unearned premiums on risks, one year or less..	\$926,339 48	
Unearned premiums on risks, more than one year.....	605,083 86	
Unearned premiums as computed above.....		1,531,423 34
Commissions and brokerage.....		37,016 66
Reinsurance.....		28,209 78
Special deposits in other States in excess of present liabilities therein.....		106,199 65
Total liabilities, except statutory deposit and surplus.	\$1,974,253 43	
Statutory deposit.....	200,000 00	
Surplus beyond all liabilities.....	318,079 87	
	<hr/>	
Total liabilities, including deposit and surplus.....		\$2,492,333 30

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$3,206,382 76	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	1,239,330 27	
Actual cash premiums.....		\$1,967,052 49
Interest on bonds.....		66,620 00
Received from home office.....	Nothing.	
Actual cash income.....		\$2,033,672 49

V. EXPENDITURE DURING THE YEAR.

Gross amount paid for losses.....	\$2,045,421 49	
Deduct salvage and reinsurance.....	652,991 04	
Net amount paid for losses.....		\$1,392,430 55
Commissions and brokerage.....		374,329 08
Salaries and fees.....		90,405 67
Taxes.....		62,591 50
All other payments.....		116,951 91
Remitted home office.....	\$66,620 00	
Actual cash expenditure.....		\$2,036,708 71

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$341,011,377	\$3,277,822 48
Written or renewed during the year.....	366,120,225	3,210,866 99
Totals.....	\$707,131,602	\$6,488,689 47
Deduct those expired and marked off.....	305,436,634	2,848,721 82
In force at the end of the year.....	\$401,694,968	\$3,639,967 65
Deduct amount reinsured.....	79,594,677	712,116 26
Net amount in force.....	\$322,100,291	\$2,927,851 39

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$189,728,855	\$1,770,397 70	1-2	\$885,198 85
1891....	Two years.....	1,274,100	7,048 91	1-4	1,762 23
1892....		1,743,955	14,037 00	3-4	10,527 75
1890....	Three years.....	23,731,256	202,716 53	1-6	33,786 09
1891....		26,285,600	203,538 91	1-2	101,769,45
1892....		30,415,940	240,449 98	5-6	200,374 99
1889....	Four years.....	640,547	5,510 49	1-8	688 81
1890....		756,853	6,526 88	3-8	2,447 58
1891....		491,896	4,359 57	5-8	2,724 73
1892....		828,464	5,282 62	7-8	4,622 29
1888....	Five years.....	9,946,533	95,814 99	1-10	9,581 50
1889....		7,658,775	74,116 39	3-10	22,234 92
1890....		9,682,781	95,583 59	1-2	47,791 80
1891....		9,341,420	93,640 08	7-10	65,548 06
1892....		9,506,391	107,904 00	9-10	97,113 60
1887....	Six years.....	57,800	812 25	1-12	67 69
1889....		1,375	2 80	5-12	1 17
1890....		5,000	78 75	7-12	45 94
1884....	Ten years.....	2,750	29 95	3-20	4 49
Totals.....		\$322,100,291	\$2,927,851 39	....	\$1,486,291 94

Premiums received in U. S. since the admission of the Co....	\$17,486,386 28
Losses paid in U. S. since the admission of the Company....	10,946,995 40
Losses incurred during the year.....	1,251,268 55

Special deposits elsewhere for the exclusive protection of policyholders there:—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$113,750 00	\$50,505 15	\$63,244 85
Virginia.....	22,750 00	37,156 10	.....
Georgia.....	28,437 50	25,782 20	2,655 30
Oregon.....	56,875 00	16,575 50	40,299 50
Totals.....	\$221,812 50	\$130,018 95	\$106,199 65

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$1,864,190 76
Premiums received.....	21,404 50
Losses paid.....	16,657 28
Losses incurred.....	15,045 00

UNITED STATES BRANCH OF THE ROYAL INSURANCE
COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, September, 1851.

Resident Manager—E. F. BEDDALL, 50 Wall Street, New York City.

Trustees—JACOB D. VERMILYE, HENRY PARISH, and OSGOOD WELCH,
all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy- holders (par).....	\$435,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company, unencumbered.	\$1,818,200 10
--	----------------

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c. reg.....	\$935,000 00	\$1,070,575 00
RAILROAD BONDS—		
Albany & Susquehanna 6 p.c....	100,000 00	120,000 00
Brooklyn & Montauk 5 p.c.....	25,000 00	27,500 00
Central of New Jersey 5 p.c.....	200,000 00	226,000 00
Chicago, Bur. & Quincy 7 p.c....	50,000 00	62,500 00
Chicago, Mil. & St. Paul 7 p.c..	62,000 00	81,530 00
Chicago & Northwestern 7 p.c..	100,000 00	140,000 00
Chicago, Rock Isl'd & Pac. 6 p.c.	100,000 00	126,000 00
Cin., Ind., St. L. & Chic. 4 p.c..	100,000 00	98,500 00
Cleveland & Pittsburgh 4½ p.c..	100,000 00	111,000 00
Del. & Hud. Canal Co., Penn. div., 7 pc.....	40,000 00	57,200 00

	Par Value.	Market Value.	
Illinois Central 4 p.c., 1951.....	100,000 00	105,000 00	
Lake Erie & Western 5 p.c.....	30,000 00	34,500 00	
Lehigh Val., Penn. Div., 4½ p.c.	100,000 00	106,000 00	
Lehigh Val., N. Y. Div., 4½ p.c.	150,000 00	159,000 00	
Lehigh Val. Terminal 5 p.c.....	100,000 00	113,000 00	
Mich. Cent'l, Air Line Div., 4 p.c.	100,000 00	102,000 00	
Mich. Cent'l, D. & B. City, 5 p.c.	62,000 00	70,680 00	
Michigan Central 7 p.c.....	8,000 00	9,600 00	
Mil. & St. P., C. & M. Div., 7 p.c.	100,000 00	127,000 00	
Morris & Essex 7 p.c.....	16,000 00	22,560 00	
N. Y. Central & Hud. Riv. 7 p.c.	100,000 00	126,000 00	
N. Y., Chic. & St. Louis 4 p.c..	100,000 00	98,000 00	
N. Y. & Harlem 7 p.c.....	110,000 00	132,000 00	
N. Y., Lacka. & W. 6 p.c.....	100,000 00	131,000 00	
Pennsylvania 6 p.c.....	5,000 00	6,700 00	
Pitts., Ft. Wayne & Chic. 7 p.c.	14,000 00	19,600 00	
Phil. & Rdg. Terminal 5 p.c....	100,000 00	111,000 00	
Rome, W'town & Ogdnsb. 5 p.c.	25,000 00	28,125 00	
St. P., M. & M., Dak. Ext., 6 p.c.	75,000 00	88,500 00	
Syracuse, B. & N. Y. 7 p.c.....	50,000 00	65,000 00	
United N. J. R.R. & Canal 4 p.c.	200,000 00	218,000 00	
West Shore 4 p.c.....	100,000 00	104,000 00	
Winona & St. Peter (gtd. by Chic. & N. W.) 7 p.c.....	38,000 00	49,495 00	
Illinois Central 4 p.c., 1952.....	23,000 00	23,402 50	
Totals.....	\$3,618,000 00	\$4,170,967 50	4,170,967 50

Cash in Company's principal office.....	3,396 25	
Cash in bank.....	494,606 41	
Interest due and accrued on bonds.....	9,350 00	
Gross premiums in due course of collection	665,592 59	
Rents due and accrued.....	14,770 48	
Reinsurance due.....	Nothing.	
All other property.....	3,974 79	
Premiums unpaid (more than three months due), \$21,422 96		
Assets of the Company at their actual value.....	\$7,180,858 12	

III. LIABILITIES.

Losses adjusted and unpaid.....	\$18,904 83	
Losses reported and unadjusted.....	706,423 78	
Losses resisted.....	81,919 94	
Gross amount of unpaid losses.....	\$807,248 55	
Deduct reinsurance.....	183,934 51	
Net amount of unpaid losses.....	\$623,314 04	

Unearned premiums on risks, one year or less.	\$1,687,644	03
Unearned premiums on risks, more than one year.....	2,145,252	00
Unearned premiums as computed above.....	3,832,896	03
Reclaimable on perpetual policies.....	152,061	88
Reserve for life department.....	115,500	00
Commissions and brokerage.....	106,426	92
Due for salaries, rent, advertising, etc.....	7,022	81
Taxes.....	12,934	90
Return premiums.....	31,835	72
Reinsurance.....	190,744	20
United States liabilities of Queen Insurance Company of England assumed by this Company.....	22,767	95
Special deposits in other States in excess of present liabilities therein.....	93,991	11
Total liabilities, except statutory deposit and surplus.	\$5,189,495	56
Statutory deposit.....	200,000	00
Surplus beyond all liabilities.....	1,791,362	56
Total liabilities, including deposit and surplus.....	\$7,180,858	12

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$6,316,163	39
Deduct reinsurance, rebate, abatements, and return premiums.....	1,584,307	94
Actual cash premiums.....	\$4,731,855	45
Interest on bonds.....	161,300	60
Rents.....	79,244	99
All other sources.....	294	18
Deposit premiums received for perpetual risks..	\$18,369	43
Received from home office.....	772,082	93
Actual cash income.....	\$4,972,695	22

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$729,092.00 occurring in previous years).....	\$3,595,527	24
Deduct salvage and reinsurance.....	610,766	23
Net amount paid for losses.....	\$2,984,761	01
Commissions and brokerage.....	858,764	20
Salaries and fees.....	309,842	41
Taxes.....	91,334	02
All other payments.....	250,752	84
Deposit premiums on perpetual risks returned..	\$4,935	87
Remitted home office.....	726,200	37
Actual cash expenditure.....	\$4,495,454	88

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$777,139,324 86	\$6,891,864 39
Written or renewed during the year.....	733,241,130 05	6,292,199 00
Totals.....	\$1,510,380,454 91	\$13,184,063 39
Deduct those expired and marked off.....	658,930,895 99	5,215,882 42
In force at the end of the year.....	\$851,449,558 92	\$7,968,180 97
Deduct amount reinsured.....	85,885,549 60	632,998 36
Net amount in force.....	\$765,564,009 32	\$7,335,182 61

	Amount Covered.	Total Deposits.	Reclaimable.
Perpetual risks.....	\$6,646,404 73	\$160,051 50	\$152,061 88

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$324,600,248 38	\$3,375,288 07	1-2	\$1,687,644 03
1891....	Two years.....	7,001,994 66	40,045 33	1-4	10,011 33
1892....		3,095,847 41	21,342 38	3-4	16,006 78
1890....	Three years. ...	75,643,625 67	594,163 80	1-6	99,027 30
1891....		87,284,735 73	654,169 48	1-2	327,084 74
1892....		94,111,131 97	754,843 81	5-6	629,036 51
1889....	Four years.....	1,691,341 29	14,561 61	1-8	1,820 20
1890....		2,169,660 74	18,293 63	3-8	6,860 11
1891....		3,899,347 69	31,814 99	5-8	19,884 37
1892....		3,186,016 04	24,840 60	7-8	21,735 52
1888....	Five years.....	26,377,990 91	272,257 69	1-10	27,225 77
1889....		25,829,852 21	292,161 28	3-10	87,648 38
1890....		29,689,505 29	329,176 00	1-2	164,588 00
1891....		35,932,910 60	381,724 84	7-10	267,207 39
1892....	Over five years..	43,530,483 00	500,469 27	9-10	450,422 34
		1,519,317 73	30,029 83	pro rata	16,693 26
		\$765,564,009 32	\$7,335,182 61		\$3,832,896 03
	Perpetual.....	6,646,404 73	6,425 60		.....
Totals.....		\$772,210,414 05	\$7,341,608 21		\$3,832,896 03

Premiums received since 1873 in the United States.....	\$48,518,436 84
Total amount of losses paid since 1873 in the United States..	27,493,542 51
Losses incurred during the year.....	3,043,338 06

Special deposits elsewhere for the exclusive protection of
policyholders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$231,000 00	\$569,302 48	.....
Virginia.....	115,500 00	68,064 08	\$47,435 92
Georgia.....	57,750 00	52,698 95	5,051 05
Oregon.....	57,750 00	16,245 86	41,504 14
Totals.....	\$462,000 00	\$706,311 37	\$93,991 11

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$6,803,323 94
Premiums received.....	68,641 51
Losses paid.....	25,526 93
Losses incurred.....	25,561 63

UNITED STATES BRANCH OF THE SCOTTISH UNION AND
NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

Admitted to the United States, October, 1880.

Resident Manager, M. BENNETT, JR., Hartford, Conn.*Trustees*—ALEXANDER TAYLOR, of New York City ; HENRY C. ROBINSON,
JOHN R. REDFIELD, Hartford.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy- holders (par).....	\$200,000 00
---	--------------

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$1,114,100 00
Interest due and accrued on bond and mortgage loans.....	18,100 72
Value of lands mortgaged.....	\$1,317,057 00
Buildings (insured for \$1,132,425.00)....	1,409,768 00
Total.....	\$2,726,825 00

Bonds owned by the Company.

	Par Value.	Market Value.	
U. S., STATE, AND CANADA BONDS—			
United States 4 p.c. reg.	\$50,000 00	\$56,625 00	
Ohio funded debt.	100,000 00	105,000 00	
Georgia.	25,000 00	25,000 00	
Canada inscribed stk., 4 p.c.	100,000 00	110,000 00	
COUNTY AND MUNICIPAL BONDS—			
New York City 3 p.c.	200,000 00	202,000 00	
County of Middlesex deb.	50,000 00	53,565 00	
City of Toronto.	1,500 00	1,500 00	
City of Richmond.	50,000 00	50,000 00	
RAILROAD BONDS—			
Ontario Railway subsidy.	51,912 00	40,274 12	
MISCELLANEOUS—			
Freehold Loan & Sav. Co. deb.	25,000 00	25,000 00	
Land Security Co. deb.	25,000 00	25,000 00	
Gen. Canada L. & Sav. Co. deb.	25,000 00	25,000 00	
Totals.	\$703,412 00	\$718,964 12	718,964 12

Cash in Company's principal office.	140 10
Cash in bank.	227,527 22
Interest due and accrued on bonds.	6,162 50
Gross premiums in due course of collection.	171,072 23
Due for Reinsurance.	2,582 49
Assets of the Company at their actual value.	\$2,258,649 38

III. LIABILITIES.

Losses adjusted and unpaid.	\$34,746 77
Losses reported and unadjusted.	97,801 00
Losses resisted.	6,550 00
Gross amount of unpaid losses.	\$139,097 77
Unearned premiums on risks, one year or less. .	\$315,407 86
Unearned premiums on risks, more than one year.	293,137 89
Unearned premiums as computed above.	608,545 75
Miscellaneous expenses, including commissions and brokerage	23,913 32
Reinsurance.	31,231 65
Special deposits in other States and Country in excess of present liabilities therein.	115,487 19
Total liabilities, except statutory deposit and surplus,	\$918,275 68
Statutory deposit.	200,000 00
Surplus beyond all liabilities.	1,140,373 70
Total liabilities, including deposit and surplus.	\$2,258,649 38

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,725,165 05	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	833,795 31	
Actual cash premiums.....		\$891,369 74
Interest on mortgages of real estate....		59,820 19
Interest on bonds.....		23,501 36
Received from home office.....	Nothing.	
Actual cash income.....		\$974,691 29

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$60,185.16 occurring in previous years.....)		\$491,372 00
Commissions and brokerage.....		144,847 58
Salaries and fees.....		39,672 91
Taxes.....		28,078 77
All other payments.....		46,090 61
Remitted home office.....	Nothing.	
Actual cash expenditure.....		\$750,061 87

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$147,882,324	\$1,454,668 11
Written or renewed during the year.....	180,831,937	1,773,728 03
Totals.....	\$328,714,261	\$3,228,396 14
Deduct those expired and marked off.....	143,014,560	1,393,274 84
In force at the end of the year.....	\$185,699,701	\$1,835,121 30
Deduct amount reinsured.....	69,832,239	681,995 63
Net amount in force.....	\$115,867,462	\$1,153,125 67

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892 ...	One year or less.	\$53,449,337	630,815 72	1-2	\$315,407 86
1891....	Two years.....	278,385	1,551 48	1-4	387 87
1892....		547,374	1,885 64	3-4	1,414 23
1890....	Three years	11,289,168	96,440 88	1-6	16,073 48
1891....		16,054,278	116,617 70	1-2	58,308 85
1892....		20,316,682	146,989 26	5-6	122,491 05
1889....	Four years.....	252,326	2,033 73	1-8	254 22
1890....		362,792	2,602 44	3-8	975 91
1891....		462,929	4,161 47	5-8	2,600 92
1892....		476,797	3,938 83	7-8	3,446 48
1888....	Five years.....	1,479,772	19,360 31	1-10	1,936 03
1889....		1,384,921	19,156 58	3-10	5,746 97
1890....		1,951,299	23,953 61	1-2	11,976 80
1891 ...		3,229,012	38,655 64	7-10	27,058 94
1892 ...		4,332,390	44,962 38	9-10	40,466 14
Totals.....		\$115,867,462	\$1,153,125 67		\$608,545 75

Premiums received in United States since the admission of the Company.....	\$5,986,257 79
Losses paid in U. S. since the admission of the Company....	3,346,569 87
Losses incurred during the year.....	533,906 70

Special deposits elsewhere for the exclusive protection of policyholders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$105,000 00	\$66,980 00	\$38,020 00
Oregon.....	56,625 00	18,004 45	38,620 55
Georgia.....	25,000 00	19,609 02	5,390 98
Virginia.....	50,000 00	28,834 79	21,165 21
Canada.....	110,000 00	97,709 55	12,290 45
Totals.....	\$346,625 00	\$231,137 81	\$115,487 19

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,406,779 00
Premiums received.....	23,053 44
Losses paid.....	10,946 13
Losses incurred.....	10,924 53

UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE,

LONDON, ENGLAND.

Admitted to the United States, October, 1881.

Resident Manager, J. J. GULE, 54 Pine Street, New York City.*Trustees*—WILLIAM A. WHEELOCK, JOHN J. MCCOOK, New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all policyholders (par).....	\$442,775 00
--	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$180,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due	435,000 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$79,000.00 is in process of foreclosure)	79,000 00
Interest due and accrued on bond and mortgage loans.....	19,835 00
Value of lands mortgaged.....	\$550,500 00
Buildings (insured for \$276,000)	322,000 00
Total.....	\$872,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 6 p.c., 1899.....	\$300,000 00	\$346,500 00
United States 4 p.c. reg., 1907..	204,000 00	231,540 00
MUNICIPAL BONDS—		
Brooklyn city 3 p.c.....	80,000 00	80,000 00
RAILROAD BONDS—		
Savannah & Western 5 p.c.....	25,000 00	17,000 00
Central of New Jersey 5 p.c....	25,000 00	27,250 00
St. Paul & Lake Superior 5 p.c.	15,000 00	15,600 00
Cin., Hamilton & Dayton 5 p.c.	30,000 00	30,600 00
Ter. R.R. Ass'n of St. L. 4½ p.c..	25,000 00	24,250 00
West End R'y Co., Boston, 5 p.c.	50,000 00	52,000 00
Lehigh Valley Terminal 5 p.c..	50,000 00	56,125 00

	Par Value.	Market Value.
N. Y., L. E. & W. 1st m. f. c. 7 p.c.	30,000 00	40,200 00
N. Y., L. E. & W. 1st con. m. 7 p.c.	20,000 00	27,400 00
RAILROAD STOCKS—		
P., Ft. W. & C. capital 7 p.c....	10,000 00	15,200 00
P., Ft. W. & C. guar. special 7 p.c.	33,000 00	47,190 00
New York, Ont. & West. 5 p. c.	25,000 00	26,625 00
Minn., S. Ste M. & A. 4 p.c.....	25,000 00	22,875 00
Baltimore & Ohio 4½ p.c.....	25,000 00	26,500 00
C., C., C. & St. L., 4 p.c.....	25,000 00	23,500 00
Louisville & Nashville 6 p.c....	25,000 00	29,125 00
Norfolk & Western 6 p.c.....	20,000 00	22,200 00
Atch., Topeka & S. F. 4 p.c....	25,000 00	20,437 50
C., B. & Q. 4 p.c.....	8,000 00	6,840 00
Rio Grande Junc. 5 p.c.....	25,000 00	23,250 00
St. Louis Bridge Co. 7 p.c.....	25,000 00	32,875 00
Atchison m. notes 6 p.c.....	50,000 00	50,000 00
MISCELLANEOUS —		
Proctor & Gamble bds. 6 p.c....	25,000 00	27,000 00
Totals.....	\$1,200,000 00	\$1,322,082 50

Cash in Company's principal office.....	3,485 73
Cash in bank	222,423 47
Interest due and accrued on bonds.....	21,347 88
Interest due and accrued on bank balances.....	1,269 08
Gross premiums in due course of collection.....	385,056 25
Rents due and accrued.....	1,750 00
Assets of the Company at their actual value.....	\$2,671,249 91

III. LIABILITIES.

Losses adjusted and unpaid.....	\$110,517 35
Losses reported and unadjusted.....	180,657 59
Losses resisted.....	32,223 33
Gross amount of unpaid losses.....	\$323,398 27
Deduct reinsurance.....	10,297 25
Net amount of unpaid losses.....	\$313,101 02
Unearned premiums on risks, one year or less... ..	\$700,555 86
Unearned premiums on risks, more than one year.....	933,063 49
Unearned premiums as computed above.....	1,633,619 35
Commissions and brokerage.....	41,832 00
Reinsurance	13,944 00
Taxes.....	Nothing.
Due for salaries, rent, advertising, etc.....	833 33
Return premiums.....	Nothing.
Special deposits in other States in excess of present liabilities therein.....	65,157 30
Total liabilities, except statutory deposit and surplus.	\$2,068,487 00

Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	402,762 91
Total liabilities, including deposit and surplus.....	\$2,671,249 91

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,733,174 76
Deduct reinsurance, rebate, abatements, and re- turn premiums.....	575,612 64
Actual cash premiums.....	\$2,157,562 12
Interest on mortgages of real estate.....	21,944 14
Interest on bonds.....	56,245 76
Rents ...	8,600 77
Received from home office.....	\$154,240 00
Actual cash income	\$2,244,352 79

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$172,878.38 occurring in previous years).....	\$1,512,026 09
Deduct salvage and reinsurance.....	135,753 77
Net amount paid for losses	\$1,376,272 32
Commissions and brokerage.....	379,730 91
Salaries and fees.....	90,119 93
Taxes.....	43,675 56
All other payments.....	223,657 62
Remitted home office.....	\$124,715 37
Actual cash expenditure.....	\$2,113,456 34

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$258,066,860	\$2,693,371 31
Written or renewed during the year.....	237,664,619	2,729,478 62
Totals.....	\$495,731,479	\$5,422,849 93
Deduct those expired and marked off.....	200,524,662	2,217,586 20
In force at the end of the year.....	\$295,206,817	\$3,205,263 73
Deduct amount reinsured.....	14,019,808	165,217 27
Net amount in force.....	\$281,187,009	\$3,040,046 46

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$105,932,805	\$1,401,111 72	1-2	\$700,555 86
1890....	Three years.....	28,436,900	254,153 18	1-6	42,358 86
1891....		36,868,088	293,228 64	1-2	146,614 32
1892....		43,274,050	367,458 26	5-6	306,215 20
1888....		9,449,909	89,427 22	1-10	8,942 72
1889....	Five years.....	8,504,251	88,065 06	3-10	26,419 50
1890....		13,662,505	139,560 58	1-2	69,780 29
1891....		15,571,867	168,153 99	7-10	117,707 79
1892....		19,444,334	238,035 91	9-10	214,232 32
1892....	Six years.....	8,100	60 90	11-12	55 83
1892....	Seven years....	15,000	690 00	13-14	640 71
1892....	Ten years.....	19,200	101 00	19-20	95 95
Totals.....		\$281,187,009	\$3,040,046 46	...	\$1,633,619 35

Premiums received in United States since the admission of
the Company.....

\$13,775,492 12

Losses paid in United States since the admission of the Co..

8,645,262 32

Losses incurred during the year.....

1,498,107 00

Special deposits elsewhere for the exclusive protection of
policyholders there :—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Ohio.....	\$115,500 00	\$92,710 93	\$22,789 07
Virginia.....	11,550 00	38,588 68	.....
Georgia.....	28,875 00	21,196 33	7,678 67
Oregon.....	56,750 00	22,060 44	34,689 56
Totals.....	\$212,675 00	\$174,556 38	\$65,157 30

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,185,178 00
Premiums received.....	22,224 49
Losses paid.....	11,501 48
Losses incurred.....	13,454 05

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE
INSURANCE COMPANY,

HAMBURG, GERMANY.

Admitted to the United States, September, 1878.

Resident Manager, E. HARBERS, No. 54 Pine Street, New York City.*Trustees*, CHARLES M. FRY, JAMES SELIGMAN, PAUL LICHTENSTEIN, all
of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all policyholders (par).....	\$262,000 00
---	--------------

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS —		
City of New York 3 p.c.....	\$262,000 00	\$269,860 00
City of Richmond 4 p.c.....	10,000 00	10,000 00
RAILROAD BONDS —		
Pennsylvania 4½ p.c. reg.....	10,000 00	10,800 00
West Shore guar. 4 p.c. reg....	10,000 00	10,400 00
Chesapeake & Ohio, 5 p.c.....	10,000 00	10,250 00
Louisville 5 p.c.....	10,000 00	10,000 00
Phil. & Reading gen. m. 4 p.c..	10,000 00	8,600 00
St. Louis & San Francisco 1st m. 5 p.c. trust.....	10,000 00	8,500 00
C., R. I. & P. 1st m. reg. 5 p.c..	10,000 00	10,250 00
Atlantic & Pacific guar 4 p.c....	10,000 00	7,000 00
Northern Pacific 1st m. 6 p.c....	10,000 00	11,800 00
Illinois Central 4 p.c., 1952	10,000 00	10,000 00
St. Paul, Minn. & Man. 4½ p.c.	10,000 00	10,000 00
West. N. Y. & Penn. 1st m. 5 p.c.	10,000 00	10,350 00
MISCELLANEOUS —		
West. Union 5 p.c. col. tr. bds..	10,000 00	10,600 00
Penn. equip. 4 p.c. trust bds....	10,000 00	10,000 00
Totals.....	\$412,000 00	\$418,410 00

418,410 00

Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Canada Southern 1st m. bds..	\$6,000	\$6,420	\$135,000
Texas Pacific 1st m. bds	16,000	12,160	
C., M. & St. P., C. & P. W. div., 1st m. bds.	16,000	17,600	
P. & R. gen. m. 4 p.c. bds. . . .	9,000	7,650	
N. Y., Ont. & West. 5 p.c. bds.	2,000	2,120	
Mo., Kan. & Texas 1st m. bds.	13,000	10,400	
Texas Pacific 1st m. bds.	8,000	6,080	
C. & O, R. & A., 1st m. bds..	18,000	14,220	
Atchison 4 p.c. bds.	8,000	6,640	
C. & O., R. & A., 1st m. bds..	8,000	6,320	
General Elec., deb. bds.	30,000	30,000	
Chic. & No. Pac. 1st m. bds..	30,000	21,600	
St. L. & Southwest. 1st m. bds.	30,000	18,900	
Ft. W. & Den. City 1st m. bds.	20,000	19,400	
Missouri Pacific stk.	10,000	5,600	
Totals.	\$224,000	\$185,110	\$135,000 135,000 00

Cash in Company's principal office.	2,020 21
Cash in bank.	35,744 05
Gross premiums in due course of collection.	49,171 97
Premiums unpaid (more than three months due).	\$2,001 50
Assets of the Company at their actual value	\$640,346 23

III. LIABILITIES.

Losses adjusted and unpaid.	Nothing.
Losses reported and unadjusted	\$43,851 03
Losses resisted	5,457 00
Gross amount of unpaid losses.	\$49,308 03
Unearned premiums on risks, one year or less.	\$162,304 06
Unearned premiums on risks, more than one year	89,374 30
Unearned premiums as computed above.	251,678 36
Commissions and brokerage.	12,292 99
Special deposits in other States in excess of present liabilities therein.	Nothing.
Total liabilities, except statutory deposit and surplus.	\$313,279 38
Statutory deposit	200,000 00
Surplus beyond all liabilities.	127,066 85
Total liabilities, including deposit and surplus.	\$640,346 23

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$443,085 34	
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	49,278 22	
Actual cash premiums.....		\$393,807 12
Interest on loans and bonds.....		15,649 72
Received from home office.....	\$45,000 00	
Actual cash income		\$409,456 84

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$29,944.90 occurring in previous years).....		\$181,960 89
Commissions and brokerage.....		97,199 99
Salaries and fees.....		26,221 26
Taxes.....		6,229 73
All other payments.....		23,054 91
Remitted home office.....	\$11,697 40	
Actual cash expenditure		\$334,666 78

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$35,649,459	\$358,426 11
Written or renewed during the year	39,977,813	452,287 03
Totals	\$75,627,272	\$810,713 14
Deduct those expired and marked off.	31,787,727	327,120 98
In force at the end of the year.....	\$43,839,545	\$483,592 16

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892...	One year or less.	\$27,823,138	\$324,608 12	1-2	\$162,304 06
1891....	Two years.....	195,405	488 17	1-4	122 04
1892....		246,313	1,278 49	3-4	958 87
1890....	Three years.....	2,985,999	29,671 20	1-6	4,945 20
1891....		3,661,342	33,161 11	1-2	16,580 56
1892....	Four years.....	4,880,765	49,261 74	5-6	41,051 45
1889....		33,800	244 11	1-8	30 51
1890....	Five years.....	123,616	135 69	3-8	50 88
1891....		82,795	420 09	5-8	262 56
1892....	Six years.....	76,312	360 22	7-8	315 19
1888....		268,590	4,080 14	1-10	408 01
1889....	Seven years.....	743,805	9,531 98	3-10	2,859 59
1890....		829,316	9,154 83	1-2	4,577 42
1891....	Eight years.....	853,432	9,323 10	7-10	6,526 17
1892....		1,034,917	11,873 17	9-10	10,685 85
Totals.....		\$43,839,545	\$483,592 16		\$251,678 36

Premiums received in United States since the admission of the Company	\$3,706,264 59
Losses paid in United States since the admission of the Company.....	2,234,276 69
Losses incurred during the year.....	195,676 77

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$566,575 00
Premiums received.....	4,928 92
Losses paid.....	1,881 76
Losses incurred.....	1,881 76

UNITED STATES BRANCH OF THE UNION ASSURANCE
SOCIETY;

LONDON, ENGLAND.

Admitted to the United States; February, 1891.

Resident Managers, HALL & HENSHAW, 54 William Street, New
York City.

Trustees—WILLIAM H. WALLACE, of Brooklyn, N. Y.; JOSEPH A. MINOTT,
of East Orange, N. J.; TREADWELL CLEVELAND, of West Orange, N. J.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in the United States for security of all policyholders (par).....	\$200,000 00
--	--------------

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS —		
United States 4 p.c. reg., 1907..	\$200,000 00	\$226,000 00
Massachusetts 3 p.c., 1930....	50,000 00	50,000 00
MUNICIPAL BONDS —		
Boston 5 p.c., water loan.....	50,000 00	57,250 00
New York City 3 p.c., exempt..	196,000 00	197,960 00
Portland, Ore., water.....	50,000 00	56,000 00
Totals.....	\$546,000 00	\$587,210 00
		\$587,210 00

Cash in bank	18,799 36
Interest due and accrued on bonds.....	2,280 00
Interest due and accrued on bank deposits	85 35
Gross premiums in due course of collection.....	59,804 74
Assets of the Company at their actual value.....	<u>\$668,179 45</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10 00
Losses reported and unadjusted.....	29,042 87
Losses resisted.....	<u>5,250 00</u>
Gross amount of unpaid losses.....	\$34,302 87
Unearned premiums on risks, one year or less..	\$144,042 88
Unearned premiums on risks, more than one year.....	<u>29,664 56</u>
Unearned premiums as computed above.....	173,707 44
Commissions and brokerage.....	5,716 17
Return premiums.....	1,185 24
Special deposits in Oregon in excess of present liabilities therein.....	<u>53,000 00</u>
Total liabilities, except statutory deposit and surplus.	\$267,911 72
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	<u>200,267 73</u>
Total liabilities, including deposit and surplus.....	\$668,179 45

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$359,146 81
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	<u>77,967 12</u>
Actual cash premiums.....	\$281,179 69
Interest on bonds.....	23,181 75
Received from home office.....	Nothing.
Actual cash income.....	<u>\$304,361 44</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$25,047 oc- curring in previous years).....	\$119,851 33
Deduct salvage and reinsurance.....	<u>13,799 18</u>
Net amount paid for losses.....	\$106,052 15
Commissions and brokerage.....	76,228 20
Salaries and fees.....	2,562 50
Taxes	5,873 91
All other payments.....	1,967 93
Remitted home office.....	<u>\$93,000 00</u>
Actual cash expenditure.....	\$192,684 69

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$18,261,737	\$195,650 98
Written or renewed during the year.....	35,070,997	385,426 95
Totals	\$53,332,734	\$581,077 93
Deduct those expired and marked off.....	27,474,984	243,331 23
In force at the end of the year	\$25,857,750	\$337,746 70
Deduct amount reinsured.....	276,750	4,504 25
Net amount in force	\$25,581,000	\$333,242 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$21,386,080	\$288,085 77	1-2	\$144,042 88
1891....	Two years.....	141,016	1,819 47	1-4	482 24
1892....		153,750	1,350 84	3-4	1,013 13
1890....	Three years.....	303,740	5,530 72	1-6	921 78
1891....		1,224,823	9,918 82	1-2	4,959 41
1892....		1,797,298	18,478 85	5-6	15,399 04
1889....	Four years.....			1-8	
1890....				3-8	
1891....		26,000	215 33	5-8	134 58
1892....		114,700	903 06	7-8	790 18
1888....	Five years.....			1-10	
1889....				3-10	
1890....		14,500	287 50	1-2	143 75
1891....		52,150	832 08	7-10	582 45
1892....		366,943	5,820 01	9-10	5,238 00
Totals.....		\$25,581,000	\$333,242 45		\$173,707 44

Premiums received in United States since the admission of the Company.....	\$462,532 02
Losses paid in U. S. since the admission of the Company....	141,923 92
Losses incurred during the year.....	115,618 85

Special deposit elsewhere for the exclusive protection of policyholders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Oregon.....	\$56,000 00	\$3,000 00	\$53,000 00

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$438,696 00
Premiums received.	3,598 22
Losses paid.....	Nothing.
Losses incurred.....	Nothing.

UNITED STATES BRANCH OF THE WESTERN ASSURANCE
COMPANY.

TORONTO, CANADA.

Admitted to the United States, September, 1874.

Manager, J. J. KENNY, Toronto, D. of C.*Trustees* — WILLIAM A. BOOTH, WILLIAM H. GUION, and ARTHUR B.
GRAVES, all of New York City.*Attorney in Connecticut* INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-
holders (par)..... \$310,000 00

II. ASSETS.

Stocks and Bonds owned by the Company

	Par Val.	Market Val.
UNITED STATES AND STATE BONDS—		
United States 4 p.c. reg.....	\$241,000 00	\$273,535 00
Ohio 3 p.c.	100,000 00	101,000 00
Georgia 4½ p.c.....	25,000 00	26,625 00
MUNICIPAL BONDS—		
City of Richmond, Va., 4 p.c....	40,000 00	41,200 00
City of London, Ont., deb.....	40,000 00	38,728 00
City of Toronto, Ont., deb.....	60,000 00	60,000 00
City of Montreal, Que., deb....	10,000 00	10,000 00
City of Portland, Ore., water...	20,000 00	22,000 00
BANK STOCKS—		
Canadian Bank of Commerce..	40,000 00	58,000 00
Imperial Loan & Investm't Co..	25,000 00	32,000 00
Domin'n Sav. & Investm't Co..	15,000 00	15,000 00
Can. Perman't Loan & Sav. Co.	3,500 00	7,000 00
Freehold Loan & Savings Co..	9,500 00	13,110 00
Freehold Loan & Savings Co...	24,000 00	24,000 00
Toronto Savings & Loan Co....	22,500 00	25,000 00
Central Can. Loan & Sav. Co..	20,000 00	24,000 00
MISCELLANEOUS—		
Dominion of Canada stk.....	251,350 00	262,660 75
Totals.....	\$946,850 00	\$1,033,858 75
		1,033,858 75

Cash in Company's principal office.....	17 58
Cash in bank.....	231,312 47
Cash deposit in Oregon.....	50,000 00
Gross premiums in due course of collection.....	256,032 83
Bills receivable, not matured, taken for premiums.....	45,973 77
Assets of the Company at their actual value.....	\$1,617,195 40

III. LIABILITIES.

Losses adjusted and unpaid.....	\$178,496 57	}
Losses reported and unadjusted.....		
Losses resisted.....	5,000 00	
Gross amount of unpaid losses.....	\$183,496 57	
Deduct reinsurance.....	Nothing.	
Net amount of unpaid losses.....		\$183,496 57
Unearned premiums on risks, one year or less.	\$468,304 43	
Unearned premiums on risks, more than one yr.	300,505 38	
Unearned premiums on inland navigation risks.	31,803 01	
Unearned premiums on marine, ocean hull, time, and cargo risks.....	51,550 00	
Unearned premiums as computed above.....		852,162 82
Commissions and brokerage.....		43,763 68
Special deposits in other States in excess of present liabilities therein.....		111,914 96
Total liabilities, except statutory deposit and surplus.		\$1,191,338 03
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		225,857 37
Total liabilities, including deposit and surplus.....		\$1,617,195 40

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$1,581,870 13	\$491,486 34
Deduct reinsurance, rebate, abate- ment, and return premiums...	310,551 06	74,578 25
Actual cash premiums...	\$1,271,319 07	\$416,908 09
Interest on bonds, and dividends on stocks.....		36,296 75
Actual cash income.....		\$1,724,523 91

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. pd. for losses (inc. \$124,243.17 occurring in previous years)..	\$731,898 04	\$348,772 18
Deduct salvage and reinsurance..	25,879 58	50,219 22
Net amount paid for losses.	\$706,018 46	\$298,552 96
		\$1,004,571 42

Commissions and brokerage.....	335,912 56
Salaries and fees.....	31,000 00
Taxes.....	30,965 95
All other payments.....	137,196 71
Actual cash expenditure.....	\$1,539,646 64

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$88,522,334	\$1,142,200 83
Written or renewed during the year.....	122,662,169	1,658,810 72
Totals.....	\$211,184,503	\$2,801,011 55
Deduct those expired and marked off.....	98,010,254	1,295,550 63
In force at the end of the year.....	\$113,174,249	\$1,505,460 92
Deduct amount reinsured.....	3,748,066	40,867 78
Net amount in force.....	\$109,426,183	\$1,464,593 14
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$4,846,962	\$115,156 02

Recapitulation of Fire Risks and Premiums.

Year. written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$69,690,564	\$936,608 85	1-2	\$468,304 43
1890....	Three years....	7,682,641	98,910 18	1-6	16,485 03
1891....		8,896,477	117,070 25	1-2	58,535 13
1892....		12,128,417	151,979 69	5-6	126,649 75
1888....	Five years.....	1,465,035	12,921 36	1-10	1,292 14
1889....		1,639,064	26,472 20	3-10	7,941 66
1890....		1,975,927	27,910 98	1-2	13,955 49
1891....		2,267,504	39,007 48	7-10	27,305 24
1892....		3,680,554	53,712 15	9-10	48,340 94
Totals.....		\$109,426,183	\$1,464,593 14		\$768,809 81

Premiums received in United States since the admission of the Company.....	\$16,075,044 33
Losses paid in United States since the admission of the Co.	10,687,894 30
Losses incurred during the year (fire, \$778,756.59; marine and inland, \$304,612.67).....	1,083,369 26

Special deposits elsewhere for the exclusive protection of
policyholders there :—

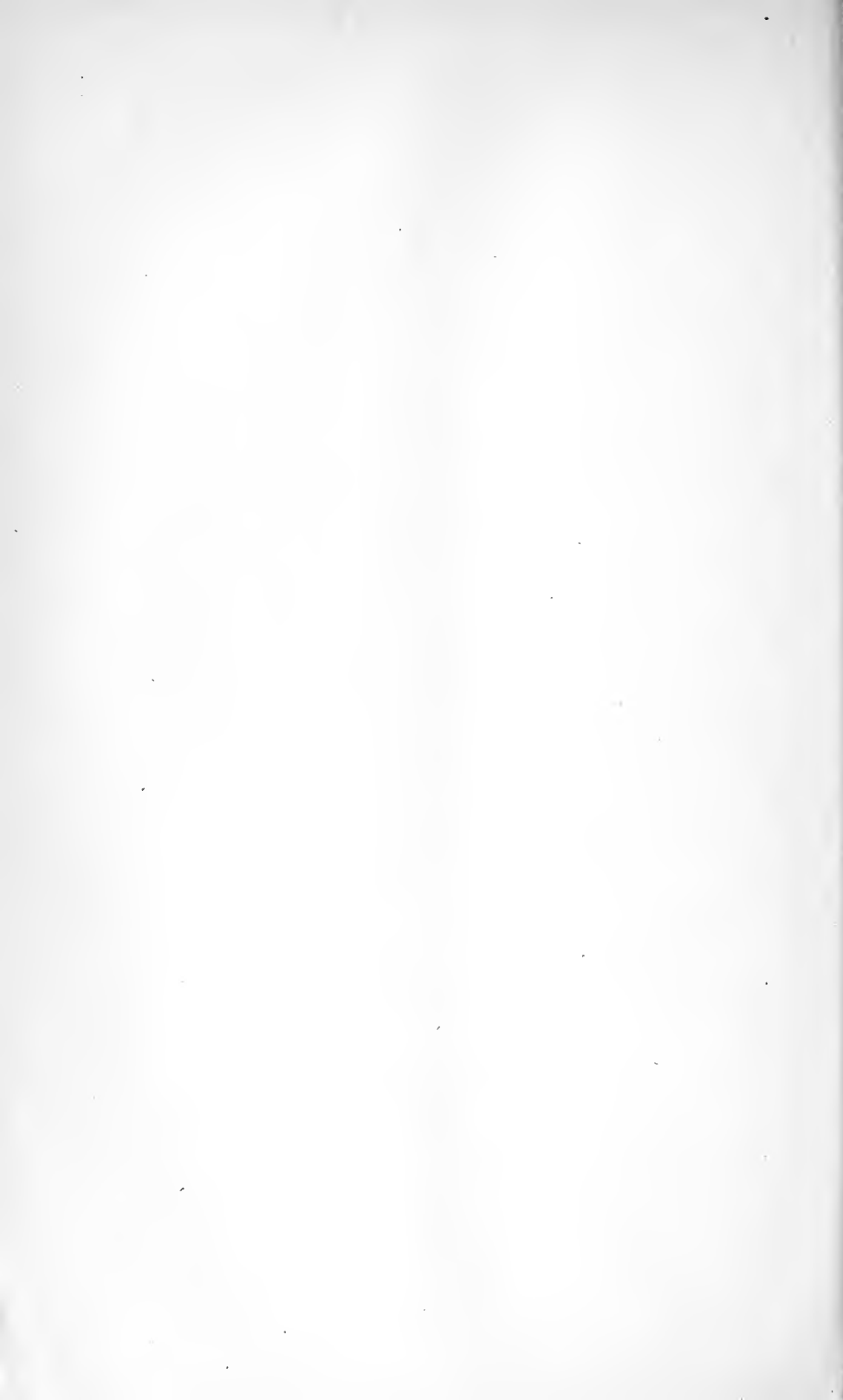
State or Country.	Value of Deposits.	Total Lia- bilities therein.	Excess of Deposits.
Georgia.....	\$26,625 00	\$14,545 75	\$12,079 25
Ohio.....	101,000 00	55,905 32	45,094 68
Virginia.....	41,200 00	28,481 96	12,718 04
Oregon.....	50,000 00	7,977 01	42,022 99
Totals.....	\$218,825 00	\$106,910 04	\$111,914 96

Business in Connecticut, 1892.

Fire risks taken (no inland).....	\$2,028,116 00
Premiums received.....	19,045 29
Losses paid.....	13,414 18
Losses incurred.....	13,624 23

M A R I N E
INSURANCE COMPANY
OF ANOTHER COUNTRY.

ABSTRACTS COMPILED FROM ITS ANNUAL STATEMENT
SHOWING ITS CONDITION ON THE 31ST
DAY OF DECEMBER, 1892.



UNITED STATES BRANCH OF THE SEA INSURANCE COMPANY
(LIMITED),

LIVERPOOL, ENGLAND.

Admitted to the United States, May, 1888.

Resident Managers, CHUBB & SON, 77 Beaver Street, New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all
policyholders (par)..... \$200,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg. 4 p.c.....	\$200,000 00	\$226,000 00	
MUNICIPAL BONDS—			
N. Y. City add. water 3 p.c., 1905,	100,000 00	102,000 00	
RAILROAD BONDS—			
New York, L. & W. 1st m. 6 p.c.	10,000 00	12,750 00	
West Shore 1st m. 4 p.c.....	10,000 00	10,200 00	
MISCELLANEOUS—			
Atlantic Mutual Ins. Co. scrip..	10,000 00	10,200 00	
Totals.....	\$330,000 00	\$361,150 00	\$361,150 00
Cash in bank.....			11,415 49
Gross premiums in due course of collection.....			60,033 12
Reinsurance due.....			2,155 33
Assets of the Company at their actual value.....			\$434,753 94

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$79,883 28
Losses resisted	Nothing.
Gross amount of unpaid losses.....	\$79,883 28
Deduct reinsurance.....	25,637 00
Net amount of unpaid losses	\$54,246 28

Unearned premiums on marine time hull risks..	\$18,821 67	
Unearned premiums on marine risks.....	26,100 88	
Unearned premiums as computed above.....		44,922 55
Commissions and brokerage.....		3,034 09
Taxes.....		8,000 00
Reinsurance.....		9,450 09
Special deposit in Ohio in excess of present liabilities therein.....		112,000 00
Total liabilities, except statutory deposit and surplus,	\$231,653 01	
Statutory deposit.....	200,000 00	
Surplus beyond all liabilities.....	3,100 93	
Total liabilities, including deposit and surplus.....	\$434,753 94	

IV. INCOME DURING THE YEAR.

	Marine.	
Premiums received in cash.....	\$482,881 08	
Deduct reinsurance, rebate, abatement, and return premiums.....	193,272 24	
Actual cash premiums.....		\$289,608 84
Interest on bonds.....		10,060 00
Received from home office.....	\$102,025 00	
Actual cash income.....		\$299,668 84

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$84,595.00 occurring in previous years).....	\$399,385 18	
Deduct salvage and reinsurance.....	209,992 00	
Net amount paid for losses.....		\$189,393 18
Commissions and brokerage.....		27,627 81
Salaries and fees, and general expenses..		7,185 19
Taxes.....		7,835 34
Remitted home office.....	\$169,652 09	
Actual cash expenditure.....		\$232,041 52

VI. MISCELLANEOUS.

Risks and Premiums.

	Marine.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,249,570 00	\$70,150 54
Written or renewed during the year.....	74,673,389 00	466,284 14
Totals.....	\$83,922,959 00	\$536,434 68
Deduct those expired and marked off.....	75,345,209 00	481,605 51
In force at the end of the year.....	\$8,577,750 00	\$54,829 17
Deduct amount reinsured.....	1,575,427 00	9,906 62
Net amount in force.....	\$7,002,323 00	\$44,922 55

Premiums received in United States since the admission of the Company	\$2,176,328 00
Losses paid in United States since the admission of the Company.....	1,633,928 00
Losses incurred during the year	159,044 46

Special deposit elsewhere for the exclusive protection of policyholders there:—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Ohio.....	\$113,000 00	\$1,000 00	\$112,000 00

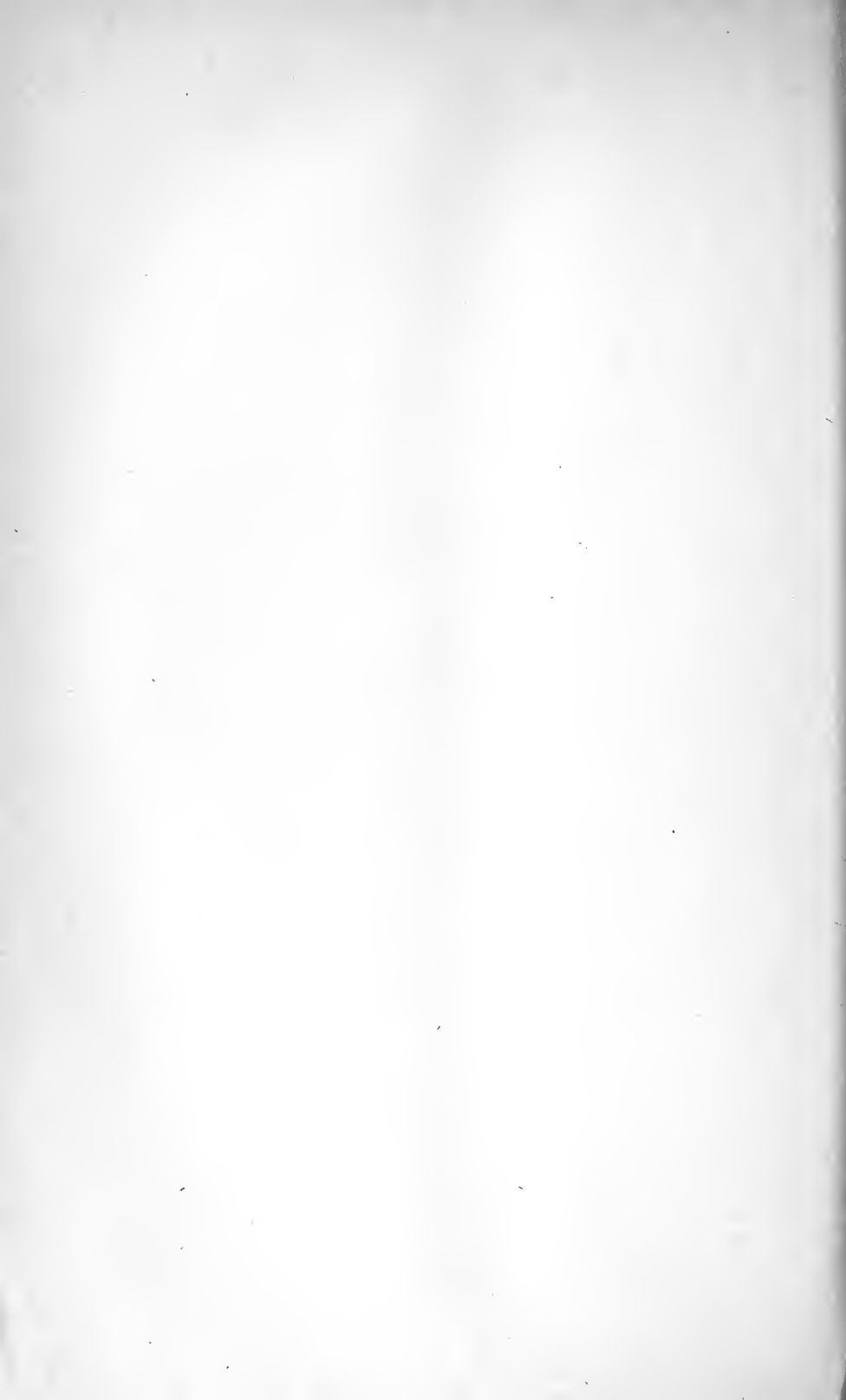
Business in Connecticut, 1892.

Marine and inland risks taken.....	\$378,394 00
Premiums received.....	1,629 66
Losses paid.....	Nothing.
Losses incurred.....	Nothing.



CASUALTY
INSURANCE COMPANIES
OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1892.



CONNECTICUT MUTUAL STEAM BOILER INSPECTION AND
INSURANCE COMPANY,

WATERBURY, CONN.

Commenced Business, September, 1886.

DAVID B. HAMILTON, *President*.C. H. BRONSON, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. ASSETS.

Amount of cash loans.....	\$2,157 00
Cash in Company's office.....	13 23
Cash due for premiums unpaid and in due course of collection,	Nothing.
Gross assets, except premium notes.....	\$2,170 23
Premium or deposit notes held by the Company (being 118 in number), which are liable to future assessment for payment of claims, de- ducting the amount already assessed or col- lected thereon.....	\$14,575 00

II. LIABILITIES.

Losses adjusted and unpaid.....	} Nothing.
Losses reported and unadjusted.....	
Losses resisted.....	
Gross premiums on outstanding risks.....	\$2,915 00
Unearned premiums, or reinsurance fund.....	\$1,457 50
Taxes due and accrued.....	Nothing.
Gross liabilities.....	\$1,457 50

III. INCOME.

Premiums and inspection fees received in cash,	\$2,916 66
Deduct reinsurance and return premiums.....	45 46
Actual cash premiums and inspection fees.....	\$2,871 20
Interest and dividends.....	105 22
Gross cash income.....	\$2,976 42
Premium or deposit notes liable to assessment received during the year.....	\$14,575 00

IV. EXPENDITURE.

Losses.....	Nothing.
Commissions, brokerage, and inspections.....	\$48 87
Salaries and fees.....	400 00
Inspection expenses.....	1,060 46
Taxes.....	Nothing.
Rent.....	50 00
Cash premiums returned during the year as profits.....	579 41
All other payments.....	354 79
Gross cash expenditure.....	<u>\$2,493 53</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$687,000 00
Risks written during the year (all for one year).....	687,000 00
Risks terminated during the year.....	612,000 00
Losses occurring during the year.....	Nothing.

HARTFORD COUNTY TOBACCO GROWERS MUTUAL
INSURANCE COMPANY,

WINDSOR, CONN.

Commenced Business, June, 1887.

D. ELLSWORTH PHELPS, *President*.GEO. R. MAUDE, *Secretary*.

I. ASSETS.

Cash in Company's office.....	Nothing.
Cash in bank.....	\$2,331 93
Cash due for premiums collected and in course of transmission.....	22 50
Gross assets.....	<u>\$2,354 43</u>

II. LIABILITIES.

Nothing.

III. INCOME.

Cash received for premiums.....	\$1,744 42
Cash received for interest.....	53 51
Gross cash income.....	<u>\$1,797 93</u>

IV. EXPENDITURE.

Losses.....	\$245 00
Commissions and brokerage.....	261 64
Salaries and fees.....	106 28
All other payments.....	57 90
Gross cash expenditure.....	<u>\$670 82</u>

V. GENERAL ITEMS.

Amount of risks outstanding at the end of the year.....	Nothing.
Amount of risks written during the year.....	\$37,413 78
Amount of risks terminated during the year.....	37,413 78
Losses occurring during the year.....	245 00

HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO.,

HARTFORD, CONN.

Commenced Business, October, 1866.

J. M. ALLEN, *President*.J. B. PIERCE, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..	\$36,666 53
Loans on bond and mortgages (first liens), not more than one year's interest due.....	296,727 85
Loans on bond and mortgage (first liens), more than one year's interest due, (of which \$46,500.00 is in process of foreclosure).....	46,500 00
Interest due and accrued on bond and mortgage loans.....	10,203 00
Value of lands mortgaged.....	\$1,050,981 00
Buildings (insured for \$68,110).....	213,250 00
Total.....	<u>\$1,264,231 00</u>

Stocks and Bonds owned by the Company.

UNITED STATES AND STATE BONDS —	Par Value.	Market Value.
United States 4 p.c.....	\$2,000 00	\$2,280 00
State of Connecticut 3½ p.c....	100,000 00	110,000 00

MUNICIPAL AND COUNTY BONDS—	Par Value.	Market Value.
Wooster, Ohio, city 5 p.c.	10,000 00	10,800 00
Atchison, Kansas, city 6 p.c.	15,000 00	16,200 00
Solomon, Kansas, city 7 p.c.	5,000 00	5,500 00
Hutchinson, Kansas, city 6 p.c.	12,000 00	12,600 00
Cullison, Kansas, city 7 p.c.	6,500 00	7,150 00
Kansas City, Kansas, city 6 p.c.	7,500 00	7,725 00
Coolidge, Kansas, city 7 p.c.	10,000 00	10,000 00
Leavenworth, Kansas, city 6 p.c.	3,500 00	3,675 00
Horton, Kansas, city 6 p.c.	12,000 00	12,960 00
Evansville, Indiana, city 4 p.c.	12,000 00	12,000 00
Council Bluffs, Iowa, city 6 p.c.	10,000 00	10,800 00
Winfield, Kansas, city 6 p.c.	10,000 00	10,500 00
Oberlin, Kansas, city 6 p.c.	5,000 00	5,250 00
Medicine Lodge, Kan., city 6 p.c.	5,000 00	5,250 00
York, Nebraska, city 6 p.c.	10,000 00	10,500 00
Columbus, Nebraska, city 6 p.c.	10,000 00	10,500 00
Trinidad, Colorado, city 6 p.c.	5,000 00	5,250 00
Gladstone, Michigan, city 6 p.c.	10,000 00	10,500 00
Gladwin, Michigan, city 7 p.c.	7,000 00	7,700 00
Albina, Oregon, city 6 p.c.	10,000 00	11,200 00
Astoria, Oregon, city 6 p.c.	19,000 00	21,280 00
Rockport, Texas, city 6 p.c.	10,000 00	10,500 00
Wheeling, W. Va., city 6 p.c.	10,000 00	11,300 00
Huntington, W. Va., city 6 p.c.	10,000 00	10,600 00
Richmond, Va., city 4 p.c.	25,000 00	25,000 00
Roanoke, Va., city 6 p.c.	5,000 00	5,300 00
Fort Worth, Texas, city 5 p.c.	10,000 00	10,300 00
Dallas, Texas, city 5 p.c.	10,000 00	10,300 00
Tyler, Texas, city 6 p.c.	6,000 00	6,360 00
Ogden, Utah, city 6 p.c.	5,000 00	5,500 00
Olympia, Wash., city 6 p.c.	10,000 00	10,800 00
Fresno, California, city 5 p.c.	10,000 00	10,000 00
Abilene, Kan., bd. of ed. 6 p.c.	10,000 00	10,500 00
Anthony, Kan., bd. of ed. 6 p.c.	12,500 00	13,750 00
Nebraska school district 6 p.c.	500 00	500 00
Nebraska school district 7 p.c.	9,130 00	9,130 00
Kansas school district 6 p.c.	11,435 00	11,435 00
Kansas school district 7 p.c.	5,000 00	5,000 00
Colorado school district 5 p.c.	10,000 00	10,500 00
Mason & Tazewell drainage district, Illinois, 7 p.c.	13,200 00	13,200 00
W. C. special drainage district, Illinois, 6 p.c.	10,000 00	10,500 00
Big Slough drainage district, Illinois, 7 p.c.	15,000 00	15,450 00
Oxford, Kansas, township 6 p.c.	10,000 00	10,500 00
Oswego, Kansas, township 6 p.c.	10,000 00	10,000 00
Jefferson, Kan., township 6 p.c.	10,000 00	10,500 00
Reno, Kansas, township 6 p.c.	15,000 00	15,750 00

	Par Value.	Market Value.
Dexter, Kansas, township 6 p.c.	10,000 00	10,500 00
Haskell, Kan., township 7 p.c.	5,000 00	5,500 00
Albion, Nebraska, village 7 p.c.	6,500 00	7,150 00
Garden City Ir. Co., Kan., 7 p.c.	10,000 00	10,000 00
School Creek precinct, Clay co., Nebraska, 6 p.c.	5,000 00	5,250 00
Sutton precinct, Clay co., Neb., 6 p.c.	5,000 00	5,250 00
Lewis precinct, Clay co., Neb., 6 p.c.	8,000 00	8,400 00
Pawnee county, Kansas, 6 p.c.	11,000 00	11,550 00
Dickinson county, Kansas, 6 p.c.	15,000 00	15,750 00
Riley county, Kansas, 6 p.c....	10,000 00	10,500 00
Lyon county, Iowa, 6 p.c.	10,000 00	8,000 00
Cascade county, Montana, 7 p.c.	8,000 00	8,720 00
Albany county, Wyoming, 6 p.c.	10,000 00	10,500 00
Spokane county, Wash., 6 p.c.	10,000 00	10,500 00
Snohomish county, Wash., 6 p.c.	8,000 00	8,800 00
Travis county, Texas, 6 p.c....	10,000 00	10,500 00
Rains county, Texas, 6 p.c....	5,000 00	5,250 00
RAILROAD BONDS—		
St. Louis & San Francisco 4 p.c.	10,000 00	10,000 00
C., D & I. 5 p.c.	10,000 00	10,000 00
Evansville & Richmond 5 p.c...	10,000 00	10,000 00
Dayton & Western 6 p.c.	15,000 00	17,250 00
Mahoning Coal 5 p.c.	10,000 00	10,500 00
Cin., Van Wert & Mich. 6 p.c.	12,000 00	12,000 00
Chic., B. & Q. convertible 5 p.c.	2,200 00	2,200 00
N. Y. & N. E. 6 p. c.	10,000 00	10,500 00
Ind. & L. Mich. 5 p. c.	10,000 00	10,200 00
Kanawha & Michigan 4 p.c....	10,000 00	8,000 00
Clev., Cin., Chic. & St. L. 4 p.c.	5,000 00	4,750 00
RAILROAD STOCKS—		
N. Y., N. H. & H.	15,000 00	38,250 00
Chic., B. & Q.	11,000 00	11,000 00
Chic., M. & St. P. pfd.	10,000 00	12,200 00
Atchison, Topeka & Santa Fe..	10,000 00	3,600 00
Chic., R. I. & Pac.	11,000 00	9,240 00
Chicago & Northwestern pfd...	10,000 00	14,200 00
Bald Eagle Valley.	2,500 00	5,000 00
BANK STOCKS—		
City National, Hartford.	4,000 00	4,200 00
Hartford National, Hartford....	10,000 00	15,500 00
Security Company, Hartford...	10,000 00	16,000 00
Am. National Bank, Hartford..	5,000 00	7,000 00
Farmers' & Mech. Nat Bk., Hfd.	8,100 00	9,072 00
Ætna National Bank, Hartford.	4,300 00	5,805 00

	Par Value.	Market Value.	
MISCELLANEOUS—			
Jam. & B. Road Co. bds., 5 p.c.	5,000 00	5,000 00	
Arizona Imp. Co. bds., 6 p.c....	16,000 00	16,800 00	
So. W'n Irr. Co., Kas., bds., 7 p.c.	5,000 00	5,250 00	
Northwestern Tel. Co. stk.....	10,000 00	10,200 00	
Totals.....	\$946,865 00	\$1,028,132 00	1,028,132 00

Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
So. Fork Irrigation and Imp.				
Co. of St. Fra'cis, Kas., bds.	\$6,000	\$6,180	\$5,000	5,000 00
Cash in Company's principal office.....				5,656 91
Cash in bank.....				55,142 97
Interest due and accrued on stocks.....				18,879 21
Interest due and accrued on collateral loan.....				58 33
Gross premiums in due course of collection.....				122,261 72
Assets of the Company at their actual value.....				\$1,625,228 52

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.	
Losses reported and unadjusted.....	\$17,657 95	
Losses resisted.....	Nothing.	
Gross amount of unpaid losses.....		\$17,657 95
Unearned premiums on risks, one year or less,	\$37,781 13	
Unearned premiums on risks, more than one		
year.....	958,069 17	
Unearned premiums and inspection fees.....		995,850 30
Commissions and brokerage.....		4,997 56
Due and accrued for rent.....		625 00
Special deposits in other States in excess of present liabilities		
therein.....		12,538 50
Total liabilities, except capital and surplus.....		\$1,031,669 31
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		93,559 21
Total liabilities, including capital and surplus.....		\$1,625,228 52

IV. INCOME DURING THE YEAR.

Premiums and inspection fees received in cash..	\$783,246 04	
Deduct reinsurance, rebate, abatement, and re-		
turn premiums.....	67,018 60	
Actual cash premiums and inspection fees.....		\$716,227 44
Interest on mortgages of real estate.....		20,848 16
Interest on loans and bonds, and dividends on stocks.....		44,940 58
All other sources.....		3,053 57
Actual cash income.....		\$785,069 75

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$9,139.96 occurring in previous years).....	\$106,722 89	
Cash dividends.....	55,000 00	
Commissions and brokerage.....		163,725 74
Salaries and fees.....		30,332 50
Taxes.....		14,682 41
Inspection expenses.....		235,264 49
All other payments.....		102,685 74
Actual cash expenditure.....	\$708,413 77	

VI. MISCELLANEOUS.

Risks and Premiums.

	Steam Boiler Risks.	Premiums. thereon.
In force on the 31st day of December of the preceding year.....	\$173,675,908	\$1,739,372 02
Written or renewed during the year.....	83,122,795	770,612 45
Totals.....	\$256,798,703	\$2,509,984 47
Deduct those expired and marked off.....	63,383,651	628,657 23
Net amount in force.....	\$193,415,052	\$1,881,327 24

Recapitulation of Steam Boiler Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less,	\$11,127,048	\$75,562 26	1-2	\$37,781 13
1891....	Two years.....	596,200	3,602 35	1-4	900 59
1892....		693,500	3,566 36	3-4	2,674 77
1890....	Three years.....	47,766,463	482,206 96	1-6	80,367 82
1891....		62,908,983	622,817 59	1-2	311,408 79
1892....		67,598,818	660,225 98	5-6	550,188 30
1888....	Five years.....	805,040	11,341 92	1-10	1,134 19
1889....		706,000	8,101 75	3-10	2,430 51
1890....		567,500	6,411 05	1-2	3,205 50
1891....		430,500	4,916 02	7-10	3,441 20
1892....		215,000	2,575 00	9-10	2,317 50
Totals.....		\$193,415,052	\$1,881,327 24		\$995,850 30

Premiums and inspection fees received since organization of Company.....	\$7,421,386 16
Losses paid since the Company organized.....	633,826 20
Cash dividends paid stockholders.....	594,750 00
Stock dividends declared.....	140,000 00
Stocks owned by the directors at par value.....	130,000 00
Losses incurred during the year.....	109,672 42

Special deposit elsewhere for the exclusive protection of policy-holders there :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Virginia.....	\$25,000 00	\$12,461 50	\$12,538 50

Business in Connecticut, 1892.

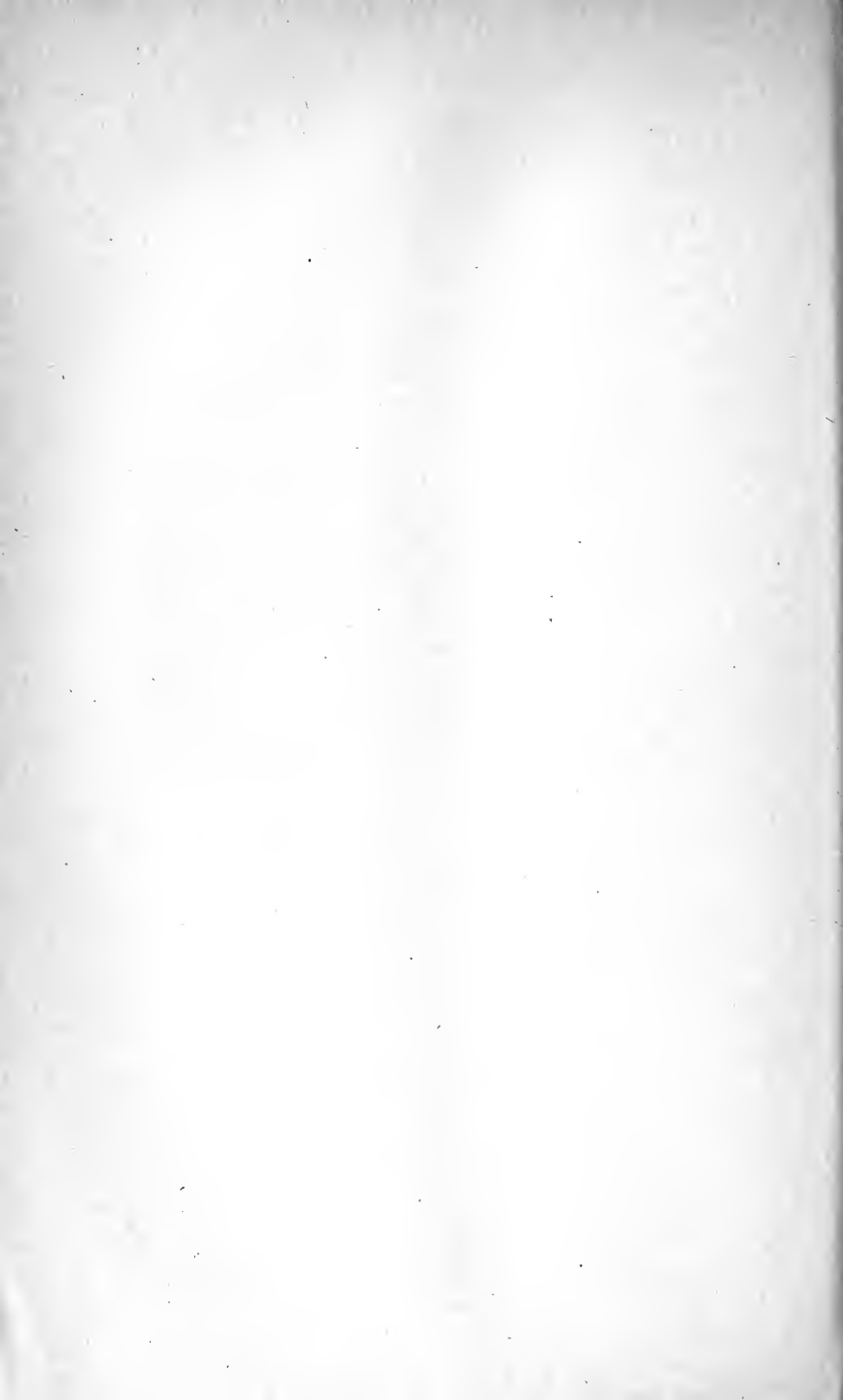
Risks taken.....	\$5,139,065 00
Premiums received.....	32,220 71
Inspection fees received.....	13,808 88
Losses paid.....	885 66
Losses incurred.....	611 14

FIDELITY AND CASUALTY

INSURANCE COMPANIES

OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1892.



AMERICAN SURETY COMPANY,

NEW YORK CITY.

Commenced Business, April, 1884.

WILLIAM L. TRENHOLM, *President.*S. S. COLVILLE, *Treasurer.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized, \$2,000,000 00
 Whole amount of capital actually paid up in cash..... 2,000,000 00

II. ASSETS.

Value of real estate owned by the Company, unencumbered, \$1,281,508 63
 Loans on bond and mortgage (first liens), not more than
 one year's interest due..... 5,000 00
 Value of lands mortgaged \$1,800 00
 Buildings (insured for \$5,000)..... 6,000 00
 Total..... \$7,800 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p.c.....	\$250,000 00	\$285,000 00
MUNICIPAL BONDS—		
N. Y. City con. stk. 3 p.c.....	50,000 00	50,000 00
Brooklyn City public market loan 3 p.c.....	50,000 00	50,000 00
RAILROAD BONDS—		
Missouri, Kansas & Texas 4 p.c..	35,000 00	28,000 00
St. L., Iron Mt. & So., 5 p.c....	22,000 00	18,450 00
RAILROAD STOCKS—		
Toledo, St. L. & K. C. cert....	317,637 33	317,637 33
MISCELLANEOUS—		
Western Union Tel. stk.....	230,000 00	220,800 00
State Trust Co. of N. Y. stk....	237,600 00	475,200 00
Consolidated Gas Co. stk.....	100,000 00	125,500 00
D. & H. Canal Co. stk.....	60,000 00	80,700 00
Totals	\$1,352,237 33	\$1,651,317 33

Loan on Collateral.

	Par Val.	Market Val.	Am't. Loaned.	
Hazard, Hazard Co. stk...	\$35,000	\$35,000	\$18,557 80	18,557 80
Cash in Company's principal office.....				1,355 75
Cash in bank.....				128,990 56
Interest due and accrued on stocks and bonds				13,076 78
Gross premiums in due course of collection.....				35,123 97
Rents due and accrued.....				4,053 77
Bills receivable, not matured, taken for premiums.....				7,240 52
Reinsurance due.....				58,463 20
Premiums unpaid (more than three months due).			\$12,693 16	
Assets of the Company at their actual value.....				\$3,204,688 31

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$155,982 77
Losses resisted.....	23,407 99
Net amount of unpaid losses.....	\$179,390 76
Unearned premiums on surety risks, one year or less.....	350,309 65
Commissions and brokerage.....	1,355 12
Taxes	Nothing.
Special deposits in another State and Country in excess of present liabilities therein	74,382 64
Total liabilities, except capital and surplus.....	\$605,438 17
Capital stock.....	2,000,000 00
Surplus beyond all liabilities.....	599,250 14
Total liabilities, including capital and surplus.....	\$3,204,688 31

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$585,039 69
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	68,872 27
Actual cash premiums.....	\$516,167 42
Interest on mortgages of real estate.....	250 00
Interest on loans and bonds, and dividends on stocks.....	42,468 54
Rents	12,736 29
Profits on securities sold.....	41,977 78
Received for increased capital.....	\$1,500,000 00
Actual cash income.....	\$613,600 03

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$29,887.10 occurring in previous years).....	\$233,549 05
Deduct salvage and reinsurance.....	38,522 70
Net amount paid for losses	\$195,026 35

Cash dividends.....	100,000 00
Commissions and brokerage.....	30,469 82
Salaries and fees	126,488 15
Taxes	14,926 98
All other payments.....	76,358 80
Actual cash expenditure.....	\$543,270 10

VI. MISCELLANEOUS.

Risks and Premiums.

	Surety Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$82,354,161 00	\$473,561 12
Written or renewed during the year.....	103,718,010 00	585,632 69
Totals.....	\$186,072,171 00	\$1,059,193 81
Deduct those expired and marked off.....	88,388,863 00	500,858 34
Net amount in force.....	\$97,683,308 00	\$558,335 47

Recapitulation of Surety Risks and Premiums.

	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
Fidelity guarantee.....	\$58,631,068	\$321,195 76	1-2	\$160,597 88
Court bds. and undertakings..	39,052,240	237,139 71	8-10	189,711 77
Totals.....	\$97,683,308	\$558,335 47		\$350,309 65

Premiums received since the organization of the Company..	\$2,723,513 58
Losses paid since the Company organized.....	823,776 83
Cash dividends paid to stockholders.....	400,000 00
Stock dividends declared.....	Nothing.
Stock owned by trustees at par value.....	1,004,500 00
Losses incurred during the year.....	299,000 00

Special deposits elsewhere for the exclusive protection of policyholders there:—

State or Country.	Value of Deposits.	Total Liabilities therein.	Excess of Deposits.
Texas.....	\$28,000 00	\$10,317 36	\$17,682 64
Canada.....	57,000 00	300 00	56,700 00
Totals.	\$58,000 00	\$10,617 36	\$74,382 64

Business in Connecticut, 1892.

Surety risks written.....	\$1,809,800 00
Premiums received.....	9,290 65
Losses paid.....	Nothing.
Losses incurred.....	Nothing.

FIDELITY AND CASUALTY COMPANY,

NEW YORK CITY.

Commenced Business, May, 1876.

GEORGE F. SEWARD, *President*.ROBERT J. HILLAS, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$250,000 00
Whole amount of capital actually paid in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$5,150 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	7,266 66
Interest accrued on bond and mortgage loans.....	Nothing.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p.c., 1907.....	\$75,000 00	\$84,750 00
United States 6 p.c., 1898.....	75,000 00	84,375 00
Indiana 3 p.c., 1909.....	50,000 00	48,750 00
MUNICIPAL BONDS AND STOCKS—		
City of N. Y. con. stk. 2½ p.c....	100,000 00	94,000 00
City of Richmond 4 p.c. gu. stk.	12,500 00	12,500 00
RAILROAD BONDS —		
Chic., R. I. & Pac., 1st m. ext'n & col. 5 p.c., 1934.....	50,000 00	51,250 00
Central Ohio con. 1st m. 4½ p.c., 1930.....	25,000 00	25,750 00
Wabash 1st m. 5 p.c., 1939.	25,000 00	25,562 50
Cinc., Ind., St. L. & Chic. gen. 1st m. 4 p.c., 1936.....	25,000 00	23,250 00
Central of New Jersey gen. m. 5 p.c. gold, 1987.....	25,000 00	27,750 00
Lake Erie & Western 1st m. 5 p.c. gold, 1937.....	25,000 00	27,687 50
Brooklyn & Montauk 1st m. 5 p.c. 1911.....	25,000 00	26,875 00

	Par Value.	Market Value.	
W. Shore 1st m. 4 p.c. guar., 2361.	25,000 00	25,937 50	
Pitts., Clev. & Toledo 1st m. 6			
p.c. gold, 1922.....	25,000 00	27,250 00	
Canada South. 1st m. 5 p.c., 1908.	25,000 00	26,875 00	
Ches. & Ohio p. m. 6 p.c., 1898.	10,000 00	10,900 00	
Kings Co. Elevated 1st m. 5 p.c.			
gold, 1925.....	10,000 00	10,150 00	
Rio Grande West. 1st trust m. 4			
p.c. gold, 1939.....	10,000 00	7,900 00	
RAILROAD STOCKS—			
N. Y., L. & W. 5 p.c. guar.....	35,000 00	39,900 00	
Pitts., McKeesport & Youg.....	50,000 00	60,500 00	
Pennsylvania.....	50,000 00	54,250 00	
Morris & Essex ext. guar.....	51,700 00	50,407 50	
United N. J. R.R. & C. Co.....	20,000 00	46,000 00	
Rome, Water. & Ogdens.....	30,000 00	33,150 00	
St. Paul & Duluth pfd.....	30,000 00	31,500 00	
N. Y. C. & H. R.....	10,000 00	10,850 00	
C., C. C. & St. L. pfd.....	25,000 00	23,000 00	
Chicago & Northwestern.....	20,000 00	22,300 00	
St. Paul, Minn. & Manitoba.....	30,000 00	33,450 00	
Chic., Mil. & St. Paul pfd.....	20,000 00	24,300 00	
C., St. P., M. & O. pfd.	20,000 00	23,300 00	
MISCELLANEOUS—			
W. U. Tel. Co. col. tr. 5 p.c. bds..	25,000 00	26,375 00	
Con. Gas Co., N. Y., stk.....	30,000 00	37,650 00	
Atlantic Mut. Ins. Co. scrip ...	33,400 00	33,645 25	
Totals.....	\$1,097,600 00	\$1,192,090 25	1,192,090 25

Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Gold & Stock Tel. Co. stk..	\$10,000	\$10,100	\$6,839
Worcester, L. & S. St. Ry. stk.	15,000	22,800	15,000
Second Nat'l Bank, Boston,			
Mass., stk.....	2,000	3,860	
Louisville Southern 1st m. 5.			
p.c. bds, 1940.....	100,000	70,000	50,000
C., St. L. & N. O., Memphis			50,000
Div., 1st m. 4 p.c. bds...	39,000	37,440	
Ind., Decatur & Spfd. 1st m.			
7 p.c. bds.....	20,000	24,600	
Totals.....	\$186,000	\$168,800	\$121,839
			121,839 00

Cash in Company's principal office.....	72,259 43
Cash in bank.....	27,045 77
Interest due and accrued on stocks.....	2,729 00
Interest due and accrued on collateral loans.....	415 59
Gross premiums in due course of collection.....	327,798 66
All other property belonging to the Company.....	56,361 06
Gross assets of the Company.....	\$1,812,955 42
Deduct as inadmissible, miscellaneous mortgages, etc.....	43,167 28
Assets of the Company at their actual value.....	\$1,769,788 14

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$86,737 74
Losses resisted.....	119,810 47
Net amount of unpaid losses.....	\$206,548 21
Unearned premiums on fidelity risks, one year or less, 50 p.c., court bonds, 80 p.c.....	\$117,398 13
Unearned premiums on accident risks, one year or less.....	397,629 39
Unearned premiums on plate glass risks, one year or less.....	125,607 99
Unearned premiums on steam boiler risks, one year or less.....	52,526 62
Unearned premiums on employers' liability risks, one year or less.....	287,381 93
Unearned premiums on burglary risks, one year or less.....	4,557 13
Unearned premiums on fidelity risks, more than one year.....	42 50
Unearned premiums on accident risks, more than one year.....	7,521 61
Unearned premiums on plate glass risks, more than one year.....	389 97
Unearned premiums on steam boiler risks, more than one year.....	62,440 47
Unearned premiums on employers' liability risks, more than one year.....	20,598 28
Total.....	\$1,076,094 02
Unearned premiums as computed above.....	1,076,094 02
Commissions and brokerage.....	94,516 21
Due for salaries, rent, advertising, etc.....	8,248 31
Taxes.....	Nothing.
Reinsurance.....	3,403 71
Special deposit in Virginia in excess of present liability therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$1,388,810 46

Capital stock.....	250,000 00
Surplus beyond all liabilities.....	130,977 68
Total liabilities, including capital and surplus	<u>\$1,769,788 14</u>

IV. INCOME DURING THE YEAR.

	Fidelity	Accident.	Plate Glass.
Premiums rec'd in cash. \$272,707 54	\$887,685 08	\$256,370 77	
Deduct reinsurance, re- bate, abatements and return premiums.....	31,322 44	35,656 23	9,587 36
Net premiums.....	<u>\$241,385 10</u>	<u>\$852,028 85</u>	<u>\$246,783 41</u>
	Steam Boiler.	Employers' Liability.	Burglary.
Premiums rec'd in cash. \$153,854 18	\$656,987 81	\$6,389 75	
Deduct reinsurance, re- bate, abatements and return premiums.....	11,600 88	40,964 18	.....
Net premiums.....	<u>\$142,253 30</u>	<u>\$616,023 63</u>	<u>\$6,389 75</u>
Actual cash premiums.....			\$2,104,864 04
Interest on mortgages of real estate.....			} 55,734 58
Interest on loans and bonds, and dividends on stock.....			
Rents.....			<u>175 00</u>
Actual cash income			<u>\$2,160,773 62</u>

V. EXPENDITURE DURING THE YEAR.

	Fidelity	Accident.	Plate Glass.
Amount paid for losses..	\$98,796 68	\$434,803 51	\$101,891 50
Deduct sal. and reinsur'e.	39,564 62	6,389 79	9,302 62
Net amount pd. for losses.	<u>\$59,232 06</u>	<u>\$428,413 72</u>	<u>\$92,588 88</u>
	Steam Boiler.	Employers' Liability.	Burglary.
Amount paid for losses..	\$20,180 00	\$192,537 39	Nothing.
Deduct sal. and reinsur'e.	175 00	39 30	Nothing.
Net amount pd. for losses.	<u>\$20,005 00</u>	<u>\$192,498 00</u>	<u>Nothing.</u>
Cash dividends.....			40,000 00
Commissions and brokerage.....			620,258 40
Salaries and fees.....			216,324 70
Taxes.....			30,937 77
All other payments.....			<u>279,673 66</u>
Actual cash expenditure.....			<u>\$1,979,932 28</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fidelity.	Premiums.
In force December 31st, preceding year.....	\$35,775,388 80	\$239,452 75
Written or renewed during the year.....	41,617,262 40	260,286 78
Totals.....	\$77,392,651 20	\$499,739 53
Deduct expirations and cancellations.....	40,738,111 80	265,424 25
In force December 31, 1892.....	\$36,654,539 40	\$234,315 28

	Accident.	Premiums.
In force December 31st, preceding year.....	\$172,811,233 67	\$1,245,518 71
Written or renewed during the year.....	144,477,229 43	913,409 06
Totals	\$317,288,463 10	\$2,158,927 77
Deduct expirations and cancellations.....	182,738,808 10	1,353,813 65
In force December 31, 1892.....	\$134,549,655 00	\$805,114 12

	Plate Glass.	Premiums.
In force December 31st, preceding year.....	\$8,093,954 16	\$234,692 78
Written or renewed during the year.....	9,727,895 59	258,931 82
Totals.....	\$17,821,849 75	\$493,624 60
Deduct expiration and cancellations.....	8,609,073 99	241,859 31
In force December 31, 1892.....	\$9,212,775 76	\$251,765 29

	Steam Boiler.	Premiums.
In force December 31st, preceding year.....	\$29,929,693 33	\$151,353 98
Written or renewed during the year.....	36,865,054 69	160,050 86
Totals	\$66,794,748 02	\$311,404 84
Deduct expirations and cancellations.....	24,847,000 83	100,986 99
In force December 31, 1892.....	\$41,947,747 19	\$210,417 85

	Employers' Liability.	Premiums.
In force December 31st, preceding year.....	Nothing.	Nothing.
Written or renewed during the year.....	\$63,147,633 00	\$667,749 75
Totals.....	\$63,147,633 00	\$667,749 75
Deduct expirations and cancellations.....	1,655,999 85	67,012 48
In force December 31, 1892.....	\$61,491,633 15	\$600,737 27

	Burglary.	Premiums.
In force December 31st, preceding year.....	Nothing.	Nothing.
Written or renewed during the year.....	\$1,120,800 00	\$9,114 25
Totals.....	\$1,120,800 00	\$9,114 25
Deduct expirations and cancellations.....	Nothing.	Nothing.
In force December 31, 1892.....	\$1,120,800 00	\$9,114 25
Net amount in force.....	\$284,977,150 50	\$2,111,464 06

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
Fidelity, 1892....	One year.	\$36,638,539 40	\$234,060 28	1-2	\$117,030 14
Accident, 1892...		134,249,655 00	795,258 77	1-2	397,629 39
Plate Glass, 1892.		9,197,898 23	251,215 98	1-2	125,607 99
St'm Boiler, 1892.		28,864,474 95	105,053 23	1-2	52,526 62
Emp. Liab., 1892.		59,441,633 15	574,763 86	1-2	287,381 93
Burglary, 1892...	Two yrs..	1,120,800 00	9,114 25	1-2	4,557 13
Plate Glass, 1892.		5,758 07	213 90	3-4	160 43
St'm Boiler, 1891.		208,624 99	865 09	1-4	216 27
St'm Boiler, 1892.		308,683 00	1,262 90	3-4	947 17
Emp. Liab., 1891.		40,000 00	445 90	1-4	111 47
Emp. Liab., 1892.	Three ys.	65,000 00	571 40	3-4	428 55
Fidelity, 1890....		16,000 00	255 00	1-6	42 50
Plate Glass, 1890.		110 00	7 50	1-6	1 25
Plate Glass, 1891.		489 21	21 21	1-2	10 60
Plate Glass, 1892.		7,398 50	187 75	5-6	156 46
St'm Boiler, 1890.	Four yrs.	2,108,758 33	19,250 16	1-6	3,208 36
St'm Boiler, 1891.		4,120,958 62	34,195 17	1-2	17,097 59
St'm Boiler, 1892.		6,085,747 30	47,041 30	5-6	39,201 08
Emp. Liab., 1891.		140,000 00	1,495 50	1-2	747 75
Emp. Liab., 1892.		1,735,000 00	22,560 61	5-6	18,800 51
Accident, 1890...	Five yrs..	21,000 00	109 50	1-6	18 25
Plate Glass, 1890.		642 35	60 39	3-8	22 65
Plate Glass, 1891.		413 40	50 64	5-8	31 65
Plate Glass, 1892.		66 00	7 92	7-8	6 93
St'm Boiler, 1892.		40,000 00	400 00	7-8	350 00
St'm Boiler, 1889.	Ten yrs..	500 00	25 00	3-10	7 50
St'm Boiler, 1890.		110,000 00	1,475 00	1-2	737 50
St'm Boiler, 1891.		60,000 00	450 00	7-10	315 00
St'm Boiler, 1892.		40,000 00	400 00	9-10	360 00
Emp. Liab., 1890.		60,000 00	750 00	1-2	375 00
Emp. Liab., 1892.	P. R.	10,000 00	150 00	9-10	135 00
Accident, 1890...		10,000 00	200 00	1-2	100 00
Accident, 1890...		10,000 00	350 00	95%	332 50
10 payment, age 70 year plan...		221,000 00	8,588 35	P. R.	6,733 29
10 payment, 20 year plan.		38,000 00	607 50	P. R.	337 57
Totals		\$284,977,150 50	\$2,111,464 06		\$1,075,726 03

Premiums received since the organization of the Company.. \$10,273,123 63
 Losses paid since the Company organized..... 3,713,555 81
 Cash dividends paid stockholders..... 222,500 00
 Stock dividends declared..... Nothing.
 Stock owned by the directors at par value..... 98,500 00
 Losses incurred during the year..... 860,633 81

Special deposit elsewhere for the exclusive protection of
policyholders there :

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Virginia.....	\$12,500 00	\$15,163 42	.....

Business in Connecticut, 1892.

	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Fidelity.....	\$100,200 00	\$609 24	.....	.....
Accident.....	617,500 00	3,118 15	\$505 35	\$538 22
Plate Glass.....	93,766 93	2,872 11	1,053 65	1,113 65
Steam Boiler	197,000 00	668 00	.....	.....
Employers' Liability,	456,500 00	1,939 33	472 17	972 17
Burglary .....	.....	.....	.....	.....

LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, September, 1882.

WILLIAM T. WOODS, *President.*

C. E. W. CHAMBERS, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized. .	\$250,000 00
Whole amount of capital actually paid up in cash.	250,000 00

II. ASSETS.

Value of real estate owned by the Company, unencumbered..	\$135,000 00
---	--------------

Bonds and Stock owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND FOREIGN		
GOVERNMENT BONDS —		
United States 4 p.c.....	\$100,000 00	\$113,000 00
United States 6 p.c.....	109,000 00	122,460 00
Dominion of Canada.....	10,000 00	10,800 00
RAILROAD BONDS —		
42d St., M. & St. Nicholas Ave.	5,000 00	5,550 00
Atlantic Avenue.....	7,000 00	7,280 00
Brooklyn & Coney Island.....	10,000 00	10,300 00
Chicago & Eastern Illinois.....	5,000 00	6,050 00

	Par Value.	Market Value.	
Toledo & Ohio Central.	20,000 00	22,000 00	
Second Avenue.	10,000 00	10,400 00	
Brooklyn Cross Town.	10,000 00	10,600 00	
Northern Pacific & Montana.	10,000 00	8,450 00	
Northern Pacific land grant, 5 p.c.	10,000 00	6,850 00	
Pittsburgh & Western.	10,000 00	8,325 00	
MISCELLANEOUS—			
Pennsylvania P. G. Co. stk.	10,000 00	10,000 00	
Totals.	\$326,000 00	\$352,065 00	352,065 00

Cash in Company's principal office.	4,630 90
Cash in bank.	19,940 23
Interest due and accrued on stocks and bonds.	4,270 00
Gross premiums in due course of collection.	60,440 41
Rents due and accrued.	1,550 00
Premiums unpaid (more than three months due).	\$7,184 94
Assets of the Company at their actual value.	\$577,896 54

III. LIABILITIES.

Losses adjusted and unpaid.	Nothing.
Losses reported and unadjusted.	\$3,657 24
Losses resisted.	Nothing.
Net amount of unpaid losses.	\$3,657 24
Unearned premiums on risks, one year or less... ..	\$174,951 37
Unearned premiums on risks, more than one year.	12,288 87
Unearned premiums as computed above.	187,240 24
Commissions and brokerage.	16,906 34
Due for advertising and agency expenses.	31,100 42
Special deposit in Canada in excess of present liabilities therein.	Nothing.
Total liabilities, except capital and surplus.	\$238,904 24
Capital stock.	250,000 00
Surplus beyond all liabilities.	88,992 30
Total liabilities, including capital and surplus.	\$577,896 50

IV. INCOME DURING THE YEAR.

Premiums received in cash.	\$396,788 68
Deduct reinsurance, rebate, abatement, and return premiums.	29,460 84
Actual cash premiums.	\$367,327 84
Interest on loans and bonds, and dividends on stocks.	16,380 02
Rents.	5,578 87
Actual cash income.	\$389,286 73

V. EXPENDITURE DURING THE YEAR. -

Amount paid for losses (including \$3,508.35 occurring in previous years).....	\$209,712 16	
Deduct salvage and reinsurance.....	52,273 81	
Net amount paid for losses.....		\$157,438 35
Cash dividends.....		35,000 00
Commissions and brokerage.....		97,483 00
Salaries and fees.....		55,110 17
Taxes.....		11,951 83
All other payments.....		35,267 84
Actual cash expenditure.....		\$392,251 20

VI. MISCELLANEOUS.

Risks and Premiums.

	Glass Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$12,821,274	\$386,490 51
Written or renewed during the year.....	13,291,982	390,068 98
Totals.....	\$26,113,256	\$777,459 49
Deduct those expired and marked off.....	12,778,999	405,472 15
In force at the end of the year.....	\$13,334,257	\$371,987 34

Recapitulation of Plate Glass Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$12,881,219	\$349,902 74	1-2	\$174,951 37
1891....	Two years.....	3,657	139 39	1-4	34 85
1892....		15,084	631 27	3-4	473 45
1890....	Three years.....	94,158	5,091 18	1-6	848 53
1891....		148,261	7,755 42	1-2	3,877 71
1892....		191,699	8,453 94	5-6	7,044 95
1891....	Five years.....	179	13 40	7-10	9 38
Totals.....		\$13,334,257	\$371,987 34		\$187,240 24

Premiums received since the organization of the Company..	\$2,743,688 94
Losses paid since the Company organized.....	1,217,880 54
Cash dividends paid stockholders.....	230,750 00
Stock dividends declared.....	Nothing.
Stock owned by the directors at par value.....	145,450 00
Losses incurred during the year... ..	209,861 05

Special deposit elsewhere for the exclusive protection of policyholders there :—

State or Country.	Value of Deposit.	Total Liabilities therein.	Excess of Deposit.
Canada.....	\$10,800 00	\$13,103 33	Nothing.

Business in Connecticut, 1892.

Plate glass risks written.....	\$162,736 75
Premiums received.....	4,836 41
Losses paid.....	879 75
Losses incurred.....	949 32

METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1874.

HENRY HARTEAU, *President.*EUGENE H. WINSLOW, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized..	\$100,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

II. ASSETS.

Value of real estate owned by the Company, unencumbered,	\$150,000 00
--	--------------

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg. 4 p.c.....	\$100,000 00	\$114,000 00	
BANK STOCKS —			
Brooklyn.....	5,900 00	11,210 00	
Fifth Avenue.....	2,000 00	3,100 00	
Hamilton.....	2,500 00	3,675 00	
Kings County Trust Co.....	2,000 00	6,000 00	
MISCELLANEOUS —			
Fulton Municipal Gas Co. stk..	5,000 00	7,500 00	
Met. Gas Lt. Co., Brooklyn, stk.	5,000 00	6,850 00	
Totals.....	\$122,400 00	\$152,335 00	152,335 00

Cash in Company's principal office.....	8,583 44
Cash in bank.....	31,187 84
Interest due and accrued on stock.....	Nothing.
Gross premiums in due course of collection.....	29,261 90
All other property (plate glass mainly).....	5,582 64
Not admitted, sundry accounts.....	\$169 47
Premiums unpaid (more than three months due.)	1,142 27
Assets of the Company at their actual value.....	\$376,950 82

III. LIABILITIES.

Losses adjusted and unpaid.....	Nothing.
Losses reported and unadjusted.....	\$3,000 00
Losses resisted.....	Nothing.
Gross amount of unpaid losses.....	\$3,000 00
Unearned premiums on risks, one year or less.....	115,685 82
Commissions and brokerage.....	7,601 04
Due for salaries, rent, advertising, etc.....	4,903 13
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$131,189 99
Capital stock.....	100,000 00
Surplus beyond all liabilities.....	145,760 83
Total liabilities, including capital and surplus.....	\$376,950 82

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$261,253 91
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	27,946 82
Actual cash premiums.....	\$233,307 09
Interest on stocks and bonds.....	5,569 35
Rents.....	3,136 76
Actual cash income.....	\$242,013 20

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$2,900 occur- ring in previous years).....	\$101,677 35
Deduct salvage and reinsurance.....	6,724 84
Net amount paid for losses.....	\$94,952 51
Cash dividends.....	16,000 00
Commissions and brokerage.....	72,524 50
Salaries and fees.....	34,796 85
Taxes.....	3,643 39
Expenses of Company's building.....	2,474 96
Actual cash expenditure.....	\$224,392 21

VI. MISCELLANEOUS.

	Glass Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$8,435,573 00	\$239,698 66
Written or renewed during the year.....	9,419,489 00	257,992 81
Totals.....	\$17,855,062 00	\$497,691 47
Deduct those expired and marked off.....	9,516,645 00	266,319 82
Net amount in force.....	\$8,338,417 00	\$231,371 65

Recapitulation of Plate Glass Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$8,338,417	\$231,371 65	1-2	\$115,685 82

Premiums received since the organization of the Company...	\$2,142,667 00
Losses paid since the Company organized.....	799,921 00
Cash dividends paid stockholders.....	186,000 00
Stock dividends declared.....	Nothing.
Losses incurred during the year.....	95,052 00
Stock owned by the directors at par value	54,500 00

Business in Connecticut, 1892.

Plate Glass risks written.....	\$169,861 06
Premiums received.....	5,172 97
Losses paid.....	1,723 86
Losses incurred.....	1,723 86

NEW JERSEY PLATE GLASS INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, September, 1868.

SAMUEL C. HOAGLAND, *President.*BYRON G. HAGER, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$200,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$102,295 00
Loans on bond and mortgage (first liens, more than one year's interest due (of which \$— is in process of foreclosure).....	Nothing.
Interest due and accrued on bond and mortgage loans.....	1,197 34
Value of lands mortgaged.....	\$98,900 00
Buildings (insured for \$87,000)	137,900 00
Total	\$236,800 00

Cash in Company's principal office.....	402 44
Cash in bank.....	18,957 70
Rents due and accrued.....	18 00
Gross premiums in due course of collection.....	3,821 63
Bills receivable, not matured, taken for premiums	349 54
Assets of the Company at their actual value.....	<u>\$127,041 65</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$62 37
Losses reported and unadjusted.....	Nothing.
Losses resisted.....	Nothing.
Gross amount of unpaid losses.....	<u>\$62 37</u>
Unearned premiums on risks, one year or less,	\$8,252 39
Unearned premiums on risks, more than one year.....	9,810 36
Unearned premiums as computed above.....	<u>18,062 75</u>
Commissions and brokerage.....	1,107 13
Total liabilities, except capital and surplus.....	<u>\$19,232 25</u>
Capital stock.....	100,000 00
Surplus beyond all liabilities.....	7,809 40
Total liabilities, including deposit and surplus	<u>\$127,041 65</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$26,597 94
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	621 78
Actual cash premiums.....	<u>\$25,976 16</u>
Interest on stocks and bonds.....	5,610 61
Rents.....	272 00
Actual cash income.....	<u>\$31,858 77</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$——— occurring in previous years).....	\$11,349 17
Deduct salvage and reinsurance.....	2,789 37
Net amount paid for losses.....	<u>\$8,559 80</u>
Cash dividends.....	6,000 00
Commissions and brokerage.....	8,231 18
Salaries and fees.....	4,366 65
Taxes.....	194 36
All other payments.....	4,095 22
Actual cash expenditure.....	<u>\$31,447 21</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Glass Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$685,271 00	\$27,994 31
Written or renewed during the year.....	871,066 00	28,979 39
Totals.....	\$1,556,337 00	\$56,973 70
Deduct those expired and marked off.....	670,899 00	22,150 62
In force at the end of the year.....	\$885,438 00	\$34,823 08

Recapitulation of Plate Glass Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less.	\$540,673 00	\$16,504 78	1-2	\$8,252 39
1890....	} Three years.....	131,242 00	5,207 60	1-6	867 93
1891....		73,123 00	5,843 03	1-2	2,921 51
1892....		139,336 00	7,161 22	5-6	5,967 70
1890....	Five years.....	1,064 00	106 45	1-2	53 22
Totals.....		\$885,438 00	\$34,823 08		\$18,062 75

Premiums received since the organization of the Company...	\$353,142 00
Losses paid since the Company organized.....	123,576 00
Cash dividends paid to stockholders.....	34,828 00
Stock dividends declared.....	41,364 00
Stock owned by the directors at par value.....	81,010 00
Losses incurred during the year.....	8,622 17

Business in Connecticut, 1892.

Plate glass risks written.....	\$9,102 97
Premiums received	259 98
Losses paid.....	33 97
Losses incurred.....	33 97

NEW YORK PLATE GLASS INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, March, 1891.

ELIJAH R. KENNEDY, *President.*MAJOR A. WHITE, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized,	\$100,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 1907, 4 p.c.....	\$100,000 00	\$113,500 00	
RAILROAD BONDS —			
Atch., Top. & S. Fe 4 p.c.....	5,000 00	4,200 00	
Chic., R. & P. 1st m. 5 p.c.....	5,000 00	5,125 00	
N. Y., O. & W. 1st m. 5 p.c....	5,000 00	5,350 00	
Northern Pacific Ter. Co. 6 p.c.	10,000 00	10,700 00	
N. Y., S. & W. gen. m. gold 5 p.c.	5,000 00	4,850 00	
Seattle, L. S. & E. 6 p.c.....	5,000 00	4,400 00	
Totals.....	\$135,000 00	\$148,125 00	148,125 00
Cash in Company's principal office.....			2,717 69
Cash in bank.....			10,725 20
Interest due and accrued on stocks.....			1,000 00
Gross premiums in due course of collection.....			27,659 42
Assets at their actual value.....			\$190,227 31

III. LIABILITIES.

Losses adjusted and unpaid... ..	\$3,878 75	
Losses reported and unadjusted.....	Nothing.	
Losses resisted.....	Nothing.	
Gross amount of unpaid losses.....		\$3,878 75
Unearned premiums on risks, one year or less.	\$72,913 30	
Unearned premiums on risks, more than one year.....	3,706 08	
Unearned premiums as computed above		76,619 38

Commissions and brokerage.....	8,069 97
Taxes.....	58 23
Special deposits in other States in excess of present liabilities therein.....	Nothing.
Total liabilities, except capital and surplus.....	\$88,626 33
Capital stock.....	100,000 00
Surplus beyond all liabilities.....	1,600 98
Total liabilities, including capital and surplus.....	\$190,227 31

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$142,919 39
Deduct reinsurance, rebate, abatement, and re- turn premiums.....	5,354 96
Actual cash premiums.....	\$137,564 43
Interest on stocks and bonds.....	5,375 50
Actual cash income.....	\$142,939 93

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$—— occur- ring in previous years.....	\$38,101 43
Deduct salvage and reinsurance.....	Nothing.
Net amount paid for losses.....	\$38,101 43
Cash dividends.....	2,500 00
Commissions and brokerage.....	44,003 41
Salaries and fees.....	22,360 78
Taxes.....	4,071 63
All other payments.....	23,229 52
Actual cash expenditure.....	\$134,266 77

VI. MISCELLANEOUS.

	Glass Risks.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	*\$233,640 71	\$55,469 46
Written during the year.....	7,194,026 39	176,161 42
Totals.....	\$7,427,667 10	\$231,630 88
Deduct those expired and marked off.....	*1,215,449 33	80,774 21
Net amount in force.....	\$6,212,217 77	\$150,856 67

Recapitulation of Plate Glass Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1892....	One year or less..	\$6,109,008 25	\$145,826 61	1-2	\$72,913 30
1891....	Three years.....	31,676 03	1,456 90	1-2	728 45
1892....		71,533 49	3,573 16	5-6	2,977 63
Totals.....		\$6,212,217 77	\$150,856 67		\$76,619 38

*These figures of amounts covered are erroneous, but the amount in force (December, 1892,) is said to be correctly given.

Premiums received since the organization of the Company...	\$179,275 42
Losses paid since the Company organized.....	42,197 39
Cash dividends paid stockholders.....	2,500 00
Stock dividends declared.....	Nothing.
Losses incurred during the year.....	40,091 55
Stock owned by directors at par value.....	46,900 00

Business in Connecticut, 1892.

Plate glass risks written.....	\$141,119 46
Premiums received.....	2,843 22
Losses paid.....	685 29
Losses incurred.....	650 81

UNITED STATES GUARANTEE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1890.

EDWARD RAWLINGS, *President.*DANIEL J. TOMPKINS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$250,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered,	\$1,560 00
Loans on bond and mortgage (first liens), not more than one year's interest due	63,500 00
Interest accrued on bond and mortgage loans.....	.....
Value of lands mortgaged.....	\$70,500 00
Buildings (insured for \$55,300).....	80,500 00
Total	\$151,000 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS —			
United States reg. 6 p.c., 1897...	\$43,000 00	\$48,160 00	
United States cer. 4 p.c., 1907...	50,000 00	57,000 00	
MUNICIPAL BONDS —			
N. Y. City coh. 2½ p.c.	100,000 00	95,000 00	
MISCELLANEOUS —			
West. Union Tel. Co. stk.	22,000 00	21,065 00	
Totals	\$215,000 00	\$221,225 00	221,225 00

Cash in Company's principal office.....	489 26
Cash in bank.....	35,495 11
Cash in the hands of agents.....	360 91
Interest due and accrued on bonds.....	2,472 64
Gross premiums in due course of collection.....	3,414 58
Assets of the Company at their actual value.....	<u>\$328,517 50</u>

III. LIABILITIES.

Losses reported and unadjusted.....	\$8,389 85
Losses resisted.....	Nothing.
Gross amount of unpaid losses.....	<u>\$8,389 85</u>
Unearned premiums on risks, one year or less.....	40,532 90
Commissions and brokerage.....	500 94
Taxes.....	Nothing.
Reinsurance.....	Nothing.
Special deposits in other States in excess of present liabilities therein.....	<u>Nothing.</u>
Total liabilities, except capital and surplus.....	\$49,423 69
Capital stock.....	250,000 00
Surplus beyond all liabilities.....	<u>29,093 81</u>
Total liabilities, including capital and surplus.....	<u>\$328,517 50</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$109,152 60
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>20,936 41</u>
Actual cash premiums.....	\$88,216 19
Interest on mortgages of real estate.....	2,520 00
Interest on loans and bonds, and dividends on stocks.....	9,340 81
Losses recovered.....	<u>4,468 63</u>
Actual cash income.....	<u>\$104,545 63</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$——— occurring in previous years).....	\$33,287 15
Deduct salvage and reinsurance.....	Nothing.
Net amount paid for losses.....	<u>\$33,287 15</u>
Cash dividends.....	15,000 00
Commissions and brokerage.....	11,245 10
Salaries and fees.....	13,186 11
Taxes.....	2,824 30
All other payments.....	<u>10,794 48</u>
Actual cash expenditure.....	<u>\$86,337 14</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Guarantee Risks.	Premiums.
In force on the 31st day of December of the preceding year	\$16,578,096 00	\$84,518 36
Written or renewed during the year	21,326,933 00	99,630 33
Totals	\$37,905,029 00	\$184,148 69
Deduct those expired and marked off	20,028,190 00	96,825 55
In force at the end of the year	\$17,876,839 00	\$87,323 14
Deduct amount reinsured	1,297,150 00	6,257 34
Net amount in force	\$16,579,689 00	\$81,065 80

Premiums received since the organization of the Company..	\$219,594 62
Losses paid since the Company organized	64,376 25
Cash dividends paid stockholders	15,000 00
Stock owned by the directors at par value	49,400 00
Losses incurred during the year	33,643 70

Business in Connecticut, 1892.

Risks taken	\$65,000 00
Premiums received	335 41
Losses paid	Nothing.
Losses incurred	Nothing.

STATISTICAL TABLES.

TABLE I.
CAPITAL, ASSETS, LIABILITIES, SURPLUS, AND PER CENT. OF ASSETS TO AMOUNT AT RISK, OF FIRE,
MARINE, AND INLAND INSURANCE COMPANIES, DECEMBER 31, 1892.

NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities, exclud- ing Capital.	Surplus as regards Policyholders.	Liabilities, includ- ing Capital.	Surplus over all Liabilities.	Per Ct. of net Assets to Amt. at Risk.
Stock Companies of Connecticut.							
Ætna, Hartford.....	\$4,000,000 00	\$10,915,829 63	\$3,401,851 40	\$7,513,978 23	\$7,401,851 40	\$3,513,978 23	2 43
Connecticut, Hartford.....	1,000,000 00	2,849,697 81	1,494,106 57	1,355,591 24	2,494,106 57	355,591 24	1 51
Hartford, Hartford.....	1,250,000 00	7,109,825 49	3,359,421 95	3,750,403 54	4,609,421 95	2,500,403 54	1 45
National, Hartford.....	1,000,000 00	3,153,454 07	1,755,868 75	1,397,585 32	2,755,868 75	397,585 32	1 26
Norwalk, Norwalk.....	50,000 00	93,974 82	8,304 51	85,670 31	58,304 51	35,670 31	5 18
Orient, Hartford.....	1,000,000 00	2,246,867 29	1,278,154 74	968,712 55	2,278,154 74	*—31,287 45	1 36
Phoenix, Hartford.....	2,000,000 00	5,884,322 06	2,676,790 57	3,207,531 49	4,676,790 57	1,207,531 49	1 54
Security, New Haven.....	250,000 00	700,153 27	402,649 33	297,503 94	652,649 33	47,503 94	1 04
Totals.....	\$10,550,000 00	\$32,954,124 44	\$14,377,147 82	\$18,576,976 62	\$24,927,147 82	\$8,026,976 62 * Deficit.	1 66
NAME OF COMPANY.	Premium Notes.	Cash Assets.	Liabilities, exclud- ing Capital.	Surplus of Cash Assets over Liabilities.	Liabilities, includ- ing Guarantee Capital.	Surplus of Cash Assets over Liabili- ties.	Per Ct. of net Assets to Amt. at Risk.
Mutual Companies of Connecticut.							
Danbury, Danbury.....	.....	\$28,339 59	\$1,559 93	\$26,779 66	\$1,559 93	\$26,779 66	4 28
Farmers, Danbury.....	.....	99 65	195 10	*—95 45	195 10	*—95 45	....
Farmington Valley, Farm'n	\$9,363 00	9,326 50	461 03	8,865 47	461 03	8,865 47	.98
Greenwich, Greenwich.....	12,016 00	7,348 59	933 11	6,415 48	933 11	6,415 48	3 59
Hartford County, Hartford.	9,845 00	501,523 06	69,858 39	431,664 67	69,858 39	431,664 67	2 04

NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities, exclud- ing Capital, Scrip, and Special Funds.	Surplus as regards Policyholders.	Liabilities, includ- ing Capital, Scrip, and Special Funds.	Surplus over all Liabilities.	Per Ct. of net Assets to Am't. at Risk.
Litchfield Co., Litchfield..	.....	105,092 99	9,203 04	95,889 95	9,203 04	95,889 95	2.59
Madison, Madison.....	31,603 80	6,333 09	897 81	5,435 28	897 81	5,435 28	1.97
Middlesex, Middletown...	.....	730,666 39	173,919 42	556,746 97	173,919 42	556,746 97	1.92
Mutual, Harwinton.....	11,989 56	161 89	.....	161 89	.....	161 89	06
Mutual, Norwich.....	.....	12,843 56	644 67	12,198 89	644 67	12,198 89	6.66
New London Co., Norwich.	.....	104,178 24	23,219 69	80,958 55	23,219 69	80,958 55	1.50
Patrons, Hartford.....	.....	3,114 47	7,206 03	*—4,091 56	7,206 03	*—4,091 56	....
Rockville, Rockville.....	10,532 40	6,481 72	1,079 17	5,402 55	1,079 17	5,402 55	1.95
State, Hartford.....	35,738 06	40,719 80	11,499 28	29,220 52	11,499 28	29,220 52	1.30
Tolland Co., Tolland.....	146,788 76	64,216 53	42,681 62	21,534 91	42,681 62	21,534 91	.68
Washington, Washington..	17,541 34	.....	783 22	*—783 22	783 22	*—783 22	...
Windham Co., Brooklyn..	256,457 45	48,705 80	28,345 74	20,360 06	28,345 74	20,360 06	.71
Totals	\$541,875 37	\$1,669,151 87	\$372,487 25	\$1,296,664 62	\$372,487 25	\$1,296,664 62	1 72
				* Deficit.		* Deficit.	
NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities, exclud- ing Capital, Scrip, and Special Funds.	Surplus as regards Policyholders.	Liabilities, includ- ing Capital, Scrip, and Special Funds.	Surplus over all Liabilities.	Per Ct. of net Assets to Am't. at Risk.
Stock Companies of other States.							
Agricultural	\$500,000 00	\$2,389,629 50	\$1,589,712 03	\$799,917 47	\$2,089,712 03	\$299,917 47	.84
Albany	250,000 00	441,984 66	88,005 89	353,978 77	338,005 89	103,978 77	2.82
American, Mass.....	300,000 00	617,611 80	282,128 37	335,483 43	382,128 37	35,483 43	1 53
American, N. J.....	600,000 00	2,297,474 58	555,429 92	1,742,044 66	1,155,429 92	1,142,044 66	2.04
American, N. Y.....	400,000 00	1,697,505 94	1,101,758 53	595,747 41	1,697,505 94	.....	1.04
American, Penn.....	500,000 00	3,199,508 75	2,633,979 89	566,428 86	3,133,979 89	66,428 86	.95
American Central.....	600,000 00	1,641,100 41	768,629 69	872,470 72	1,368,629 69	272,470 72	1.59
Boylston.....	557,200 00	959,925 72	311,346 22	648,579 50	868,546 22	91,379 50	2.18
Broadway.....	200,000 00	471,722 27	147,747 13	323,975 14	347,747 13	123,975 14	1.25
Buffalo-German.....	200,000 00	1,547,228 52	369,205 66	1,178,022 86	969,205 66	578,022 86	2 47
Citizens.....	300,000 00	1,028,389 34	614,742 82	413,646 52	914,742 82	113,646 52	.81
Commerce.....	200,000 00	385,138 17	133,324 81	251,813 36	333,324 81	51,813 36	1.89
Continental.....	1,000,000 00	6,386,180 73	3,660,535 70	2,719,645 03	5,860,535 70	519,645 03	1.02
Delaware	702,875 00	1,664,185 67	731,060 70	933,124 97	1,433,935 70	230,249 97	2.55

TABLE I—CONTINUED.

NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities, excluding Capital, Scrip, and Special Funds.	Surplus as regards Policyholders.	Liabilities, including Capital, Scrip, and Special Funds.	Surplus over all Liabilities.	Per Ct. of net Assets to Amt. at Risk.
Eagle.....	300,000 00	1,133,166 51	192,966 68	940,199 83	492,966 68	640,199 83	2.32
Equitable.....	300,000 00	588,103 22	243,657 93	344,445 29	543,657 93	44,445 29	1.66
Farragut.....	200,000 00	333,961 86	95,802 12	238,159 74	293,802 12	38,159 74	.80
Fire Association	†486,950 00	5,137,523 01	3,906,779 83	1,230,743 18	4,393,729 83	743,793 18	1.91
Fireman's Fund.....	1,000,000 00	3,037,706 77	1,447,879 17	1,582,827 60	2,447,879 17	582,827 60	1.02
Firemen's	600,000 00	1,869,702 26	368,804 60	1,500,897 66	968,804 60	900,897 66	2.61
First National.....	200,000 00	327,645 34	109,765 59	217,879 75	309,765 59	17,879 75	2.24
Franklin	400,000 00	3,198,529 07	1,798,027 47	1,400,501 60	2,198,027 47	1,000,501 60	3.85
German American.....	1,000,000 00	6,202,395 03	2,962,241 55	3,240,153 48	4,962,241 55	1,240,153 48	1.11
Germania	1,000,000 00	3,195,170 90	1,259,446 81	1,935,724 09	2,259,446 81	935,724 09	1.20
Girard.....	†288,100 00	1,639,454 56	870,497 14	768,957 42	1,158,597 14	480,857 42	2.19
Glens Falls.....	200,000 00	2,155,372 77	770,983 72	1,384,389 05	1,370,983 72	784,389 05	1.62
Granite State.....	200,000 00	564,188 16	320,935 82	243,252 34	520,935 82	43,252 34	1.44
Greenwich.....	200,000 00	1,486,152 69	1,165,095 46	321,057 23	1,365,095 46	121,057 23	.42
Hanover.....	1,000,000 00	2,600,990 44	1,249,288 47	1,351,701 97	2,249,288 47	351,701 97	1.24
Home.....	3,000,000 00	9,328,754 44	5,092,142 26	4,236,612 18	8,092,142 26	1,230,612 59	1.07
Ins. Co. of N. America ..	3,000,000 00	9,714,535 23	4,547,222 64	5,167,312 59	7,547,222 64	2,167,312 59	1.53
Ins. Co. of State of Pa....	200,000 00	763,711 44	501,649 40	262,062 04	701,649 40	62,062 04	1.60
Mechanics and Traders...	375,000 00	795,938 82	361,708 43	434,230 39	736,708 43	59,230 39	2.09
Mercantile	400,000 00	645,566 42	173,791 18	471,775 24	573,791 18	71,775 24	2.48
Merchants, N. J.....	400,000 00	1,546,547 23	944,713 54	601,833 69	1,344,713 54	201,833 69	1.09
Merchants, R. I.....	200,000 00	481,453 53	235,442 46	246,011 07	435,442 46	46,011 07	1.38
Michigan	400,000 00	856,923 85	356,896 40	500,007 45	756,896 40	100,007 45	1.84
Milwaukee Mechanics.....	200,000 00	1,954,996 35	689,195 80	1,265,800 55	889,195 80	1,065,800 55	2.06
Newark.....	250,000 00	657,027 56	178,539 88	478,487 68	428,539 88	228,487 68	2.02
New Hampshire.....	700,000 00	1,985,821 33	856,153 58	1,129,667 75	1,556,153 58	429,667 75	1.77
New York Bowery	300,000 00	520,697 16	271,492 76	249,204 40	571,492 76	*—50,795 60	2.66

Niagara.....	500,000 00	2,190,192 42	1,294,773 65	895,418 77	2,044,773 65	145,418 77	.95
North America.....	200,000 00	354,909 39	137,022 55	217,886 84	337,022 55	17,886 84	1.48
Northwestern National...	600,000 00	1,716,016 01	710,461 94	1,005,554 07	1,310,461 94	405,554 07	1.55
Pacific.....	200,000 00	747,300 84	299,855 28	447,445 56	499,855 28	247,445 56	1.33
Pennsylvania.....	400,000 00	3,854,687 28	2,058,027 98	1,796,659 30	2,485,027 98	1,396,659 30	1.94
People's.....	500,000 00	1,012,835 25	432,584 14	580,251 14	932,584 14	80,251 14	1.67
Phenix.....	1,000,000 00	5,794,596 78	4,321,882 11	1,472,714 67	5,321,882 11	472,714 67	.88
Providence Washington...	400,000 00	1,418,288 19	986,635 67	431,652 52	1,386,635 67	31,652 52	1.06
Queen.....	500,000 00	3,538,915 65	2,173,915 96	1,364,999 69	2,673,915 96	864,999 69	1.10
Reading.....	250,000 00	724,833 55	363,198 44	361,635 11	613,198 44	111,635 11	1.43
Reliance.....	300,000 00	842,861 77	338,801 35	504,060 42	638,801 35	204,060 42	2.99
Rochester-German.....	200,000 00	976,732 32	570,714 52	405,987 80	770,744 52	205,987 80	1.13
Springfield.....	1,500,000 00	3,751,504 20	1,709,848 62	2,041,655 58	3,209,848 62	541,655 58	1.67
Spring Garden.....	400,000 00	1,310,386 02	691,043 38	619,342 64	1,091,043 38	219,342 64	3.00
St. Paul.....	500,000 00	2,245,386 24	1,085,967 71	1,159,418 53	1,585,967 71	659,418 53	1.26
Union.....	250,000 00	530,453 38	269,939 66	260,513 72	519,939 66	10,513 72	1.40
United Firemen's.....	300,000 00	1,254,301 24	870,768 89	383,532 35	1,170,768 89	83,532 35	3.29
United States.....	250,000 00	685,807 12	284,894 95	400,912 17	659,894 95	25,912 17	1.34
Westchester.....	300,000 00	1,753,397 23	1,091,597 02	661,710 21	1,391,597 02	361,710 21	.90
Williamsburgh City.....	250,000 00	1,496,364 02	572,419 60	923,944 42	1,382,419 60	113,944 42	1.19
Totals.....	\$31,910,125 00	\$123,643,280 94	\$64,222,211 47	\$59,421,069 47	\$100,263,083 88	\$23,380,197 06	1.33
Mutual Companies of other States.							
Fitchburg.....	.....	\$282,735 71	\$204,056 85	\$78,678 86	\$204,056 85	\$78,678 86	1.10
Holyoke.....	\$100,000 00	845,359 51	272,302 91	573,056 60	372,302 91	473,056 60	2.37
Merchants and Farmers ..	.....	295,962 68	186,029 05	109,933 63	186,029 05	109,933 63	1.24
Quincy.....	.....	627,778 42	251,816 61	375,961 81	251,816 61	375,961 81	1.89
Totals.....	\$100,000 00	\$2,051,836 32	\$914,205 42	\$1,137,630 90	\$1,014,205 42	\$1,037,630 90	1.74

† Excluding \$13,050 in Company's own stock.

‡ Excluding \$11,900 in Company's own stock.

* Deficit.

TABLE I—CONCLUDED.

NAME OF COMPANY.	Deposit in United States.	Assets in United States.	Liabilities, excluding Statutory Deposit in U. S.	Surplus as regards Policyholders in United States.	Liabilities, including Statutory Deposit.	Surplus over all Liabilities.	Per Ct. of net Assets to Amt. at Risk.
<i>Companies of other Countries.</i>							
Atlas, England.....	\$200,000 00	\$713,382 05	\$350,234 10	\$363,147 95	\$559,234 10	\$163,147 95	2.10
British America, D. of C....	205,000 00	819,092 37	596,197 64	222,894 73	796,197 64	22,894 73	1.00
Caledonian, Scotland.....	200,000 00	1,974,246 35	1,649,325 15	324,921 20	1,849,325 15	124,921 20	.58
Commercial Union, Eng.....	200,000 00	3,590,990 74	2,785,223 25	805,767 49	2,985,223 25	605,767 49	.76
Guardian, Eng.....	200,000 00	1,671,938 79	1,252,771 23	419,167 56	1,452,771 23	219,167 56	.63
Hamburg-Bremen, Ger.....	205,000 00	1,330,492 75	1,043,958 33	286,534 42	1,243,958 33	86,534 42	.87
Imperial, England	286,000 00	1,854,882 18	1,352,722 27	502,159 91	1,552,722 27	302,159 91	.72
Lancashire, Eng.....	200,000 00	2,894,752 58	2,216,502 30	678,250 28	2,416,502 30	478,250 28	.80
Lion, England.....	200,000 00	914,333 23	648,989 98	265,343 25	848,989 98	65,343 25	1.00
Liv., Lon. & Globe, Eng	300,000 00	8,193,023 89	5,216,963 86	2,976,060 03	5,416,963 86	2,776,060 03	.89
London, England.....	200,000 00	1,721,607 75	1,238,369 69	483,238 06	1,438,369 69	283,238 06	.72
Lond'n & Lancashire, Eng.	290,000 00	2,639,587 64	2,063,155 72	576,431 92	2,263,155 72	376,431 92	.62
N. Brit. & Mercantile, Eng.	200,000 00	3,453,004 55	2,378,351 80	1,074,652 75	2,578,351 80	874,652 75	.89
Northern, England	200,000 00	1,652,943 71	1,243,296 29	409,647 42	1,443,296 29	209,647 42	.84
Norwich Union, England..	300,000 00	1,857,877 51	1,425,458 04	432,419 47	1,625,458 04	232,419 47	.75
Palatine, England.....	200,000 00	1,266,798 48	747,930 12	518,868 36	947,930 12	318,868 36	.99
Phoenix, England.....	200,000 00	2,492,333 30	1,974,253 43	518,079 87	2,174,253 43	318,079 87	.64
Royal, England.....	435,000 00	7,180,858 12	5,189,495 56	1,991,362 56	5,389,495 56	1,791,362 56	.78
Scottish Union, Scotland..	200,000 00	2,258,649 38	918,275 68	1,340,373 70	1,118,275 68	1,140,373 70	1.68
Sun, England.....	442,775 00	2,671,249 91	2,068,487 00	602,762 91	2,268,487 00	402,762 91	.80
Transatlantic, Germany...	262,000 00	640,346 23	313,279 38	327,066 85	513,279 38	127,066 85	1.32
Union, England.....	200,000 00	668,179 45	267,911 72	400,267 73	467,911 72	200,267 73	2.24
Western, D. of C.	310,000 00	1,617,195 40	1,191,338 03	425,857 37	1,391,338 03	225,857 37	1.18
Totals.....	\$5,635,775 00	\$54,077,766 36	\$38,132,490 57	\$15,945,275 79	\$42,732,490 57	\$11,345,275 79	.82
Grand Totals.....	\$48,195,900 00	\$214,396,189 93	\$118,018,542 53	\$96,377,617 40	\$169,309,414 94	\$45,086,744 99	1.20

TABLE II.

ITEMS COMPOSING THE ASSETS ON THE 31ST DAY OF DECEMBER, 1892.

NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Gross Prems. in course of Collection.	All other Assets.	Total Assets.
State Cas. of Connecticut.									
Aetna.....	\$250,000 00	\$36,000 00	\$112,000 00	\$9,131,748 50	\$5,600 00	\$728,574 51	\$650,919 54	\$987 08	\$10,915,829 63
Connecticut.....	107,300 00	787,400 00	.....	1,589,908 50	4,300 00	145,511 93	204,853 69	10,423 69	2,849,697 81
Hartford.....	366,575 60	1,231,500 00	.....	4,483,570 00	80,201 57	257,978 16	653,215 16	37,685 00	7,109,825 49
National.....	113,989 00	640,500 00	56,500 00	1,783,654 00	450 00	204,253 94	339,261 26	14,845 87	3,153,454 07
Norwalk.....	1,284 00	1,855 33	.....	81,256 25	5,182 00	3,443 11	1,079 13	145 00	93,974 82
Orient.....	24,354 93	224,769 78	.....	1,515,738 12	11,940 00	125,520 44	316,664 13	27,879 89	2,246,867 29
Phoenix.....	336,373 80	462,046 01	.....	4,082,309 25	61,882 50	348,956 61	532,684 54	60,069 35	5,884,322 06
Security.....	46,000 00	164,850 00	.....	299,857 80	23,800 00	77,769 64	78,622 16	9,253 67	700,153 27
Totals.....	\$1,245,877 33	\$3,548,651 12	\$168,500 00	\$22,968,042 42	\$193,356 07	\$1,891,108 34	\$2,777,299 61	\$161,289 55	\$32,954,124 44
Mutual Cas. of Connecticut.									
Danbury.....	.....	\$15,350 00	.....	\$1,440 00	.....	\$11,349 59	.....	\$200 00	\$28,339 59
Farmers.....	.....	4,600 00	.....	2,000 00	.....	2,576 50	.....	.....	9,326 50
Farming't'n Valley.	.....	.....	.....	.....	.....	7,348 59	.....	150 00	7,348 59
Greenwich.....	.....	.....	.....	479,830 00	.....	21,169 92	.....	523 14	501,823 06
Hartford County..	.....	16,850 00	.....	54,984 00	.....	27,753 73	3,839 69	1,665 57	105,092 99
Litchfield County.	.....	4,800 00	.....	.....	.....	369 31	43 78	1,120 00	6,333 09
Madison.....	\$180,000 00	5,800 00	.....	520,800 00	.....	15,149 60	8,916 79	.....	730,666 39
Middlesex.....	.....	.....	.....	.....	.....	136 89	.....	25 00	161 89
Mutual, Harwint'n.	.....	.....	.....	6,400 00	.....	6,443 56	.....	.....	12,843 56
Mutual, Norwich..	.....	2,966 88	.....	63,612 00	.....	34,887 63	451 73	2,260 00	104,178 24
New London Co....	.....	.....	.....	.....	.....	924 81	419 82	1,769 84	3,114 47
Patrons.....	.....	.....	.....	6,090 00	.....	366 07	25 65	.....	6,481 72
Rockville.....	.....	.....	.....	24,698 00	.....	663 10	63 32	595 38	40,719 80
State.....	10,450 00	4,250 00	.....	26,200 00	.....	13,178 29	1,502 89	2,125 35	64,216 53
Tolland County...	4,450 00	16,760 00	.....	.....	.....	.....	.....	.....	.....
Washington.....	.....	.....	.....	41,320 00	.....	5,856 70	1,529 10	.....	48,705 80
Windham County..	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$194,900 00	\$71,376 88	.....	\$1,227,374 00	.....	\$148,234 54	\$16,832 17	\$10,434 28	\$1,669,151 87

TABLE II—CONTINUED.

NAME OF COMPANY;	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Gross Premiums, in course of Collection.	All other Assets.	Total Assets.
Stock Cos. of other States.									
Agribusiness	\$244,442 37	\$1,270,729 59	.....	\$351,408 50	\$64,757 95	\$266,167 54	\$121,870 70	\$70,252 85	\$2,389,629 50
Albany .....	.....	256,834 50	.....	160,371 50	.....	16,783 59	3,460 39	4,534 68	441,984 66
American, Mass .....	.....	.....	.....	505,563 80	40,000 00	42,289 16	21,747 07	8,011 17	617,611 80
American, N. J. ....	.....	1,388,695 75	.....	394,240 00	.....	39,961 26	50,666 96	27,879 04	2,297,474 58
American, N. Y.	263,841 57	.....	\$141,250 00	921,952 50	38,500 00	116,359 68	322,042 38	22,776 38	1,697,505 94
American, Penn.	252,296 60	20,500 00	255,375 00	1,236,676 61	123,900 00	175,647 53	113,443 96	29,194 05	3,199,508 75
American Central	500,000 00	53,500 00	33,750 00	714,000 00	162,000 00	88,213 09	123,387 32	.....	1,641,100 41
Boylston .....	.....	194,500 00	.....	547,150 55	50,000 00	96,495 09	51,155 00	20,625 08	959,925 72
Broadway .....	.....	.....	.....	494,475 00	.....	16,211 07	44,956 70	6,079 50	471,722 27
Buffalo-German	300,000 00	536,590 00	.....	355,384 33	166,400 00	118,169 84	58,171 04	12,513 31	1,547,228 52
Citizens	145,700 00	41,300 00	170,625 00	299,875 00	143,725 00	106,661 63	79,545 64	40,957 07	1,028,389 34
Commerce	75,000 00	69,300 00	1,130 00	156,030 00	4,900 00	65,027 33	11,461 74	2,289 10	385,138 17
Continental	189,360 00	138,935 00	574,530 00	4,091,205 00	57,000 00	582,480 48	382,560 37	364,109 88	6,380,180 73
Delaware	160,000 00	154,200 00	.....	1,061,751 25	.....	79,890 52	177,495 73	30,848 17	1,664,185 67
Eagle	435,000 00	28,500 00	.....	614,042 50	800 00	11,385 30	31,227 11	12,211 60	1,133,166 51
Equitable	129,900 00	99,300 00	.....	395,540 00	900 00	14,620 14	36,140 08	1,703 00	588,103 22
Farragut	6,000 00	20,500 00	22,700 00	218,804 00	13,900 00	22,320 45	29,368 16	369 25	333,961 86
Fire Association	152,800 00	1,837,658 85	.....	2,315,330 50	197,400 00	211,129 06	357,599 07	65,605 53	5,137,523 01
Fireman's Fund	320,700 00	338,875 00	.....	1,569,826 50	154,050 00	231,001 26	325,855 61	97,398 40	3,037,706 77
Firemen's	122,319 59	980,907 85	33,425 00	640,072 71	.....	26,682 37	46,832 46	19,442 28	1,869,702 26
First National	530 00	184,121 90	.....	79,512 62	5,000 00	25,419 87	25,841 31	7,216 64	327,645 34
Franklin	324,100 00	348,749 67	.....	1,995,959 75	370,000 00	171,265 92	68,441 30	10,012 43	3,198,529 07
German-American .....	.....	.....	349,144 00	4,989,553 00	.....	485,183 75	375,103 28	3,411 00	6,202,395 03
Germania	447,649 19	168,500 00	988,484 25	1,259,272 50	2,000 00	103,245 10	21,172 94	14,846 92	3,195,170 90
Girard	280,100 00	717,350 00	82,080 00	359,135 00	9,500 00	72,973 37	78,260 72	40,955 47	1,639,454 56
Glens Falls	28,950 00	567,937 55	.....	1,395,525 00	20,000 00	87,376 46	72,222 90	13,360 86	2,155,372 77
Granite State	1,500 00	62,700 00	.....	290,441 75	51,480 00	54,619 58	100,398 88	3,047 95	564,188 16
Greenwich	170,000 00	4,600 00	27,240 00	1,006,810 91	15,650 00	42,493 23	199,727 21	19,631 34	1,486,152 69
Hanover	250,000 00	23,000 00	111,025 00	1,886,756 25	51,600 00	95,412 05	172,194 69	11,002 45	2,600,990 44

Home.....	1,554,689 80	611,032 35	314,875 00	5,644,619 74	347,300 00	243,279 55	578,079 64	34,878 36	9,358,754 44
Ins. Co. of N. Amer.	307,000 00	2,734,586 06	.....	4,495,647 50	297,660 00	778,728 40	929,155 48	171,757 79	9,714,535 23
In. Co. of State of Pa.	325,121 00	75,000 00	.....	208,933 19	8,000 00	48,207 51	37,752 07	60,697 67	763,711 44
Mech. and Traders.	25,200 00	.....	.....	631,132 50	.....	24,232 14	111,293 55	4,080 63	795,938 82
Mercantile.....	.....	79,500 00	.....	501,302 00	.....	31,644 94	27,337 16	5,782 32	645,566 42
Merchants, N. J. . .	292,948 25	390,473 00	28,500 00	618,242 50	.....	52,362 42	149,988 54	14,032 52	1,546,547 23
Merchants, R. I. . .	.....	101,700 00	.....	208,647 00	7,575 00	31,448 84	19,098 31	22,984 38	481,453 53
Michigan.....	29,422 81	612,807 91	.....	64,625 00	.....	32,831 43	86,583 48	30,633 22	856,903 85
Milwaukee Mechs..	45,000 00	963,631 48	.....	668,317 00	.....	175,956 43	77,172 44	24,919 00	1,954,996 35
Newark.....	53,000 00	308,850 00	33,975 00	206,364 25	3,000 00	23,690 22	20,581 56	7,566 53	657,027 56
New Hampshire..	7,500 00	553,096 86	112,000 00	1,022,636 47	61,400 00	99,046 83	110,366 17	19,275 00	1,985,821 33
New York Bowery.	.....	16,200 00	.....	362,452 38	3,700 00	14,055 36	117,119 26	7,170 16	520,697 16
Niagara.....	778,000 00	33,900 00	390,637 50	536,357 50	3,250 00	170,419 94	254,827 62	22,799 86	2,190,192 42
North American..	44,575 00	53,340 00	16,950 00	185,161 75	11,200 00	12,201 96	28,329 82	3,150 86	354,909 39
Northwestern Nat'l	.....	501,300 00	341,950 00	658,080 00	.....	123,939 55	81,363 25	9,383 21	1,716,016 01
Pacific.....	.....	212,400 00	156,300 00	297,300 00	1,500 00	18,749 93	55,955 56	5,395 35	747,300 84
Pennsylvania.....	134,500 00	495,320 00	51,300 00	2,243,700 00	605,700 00	75,742 68	206,686 54	41,738 06	3,854,687 28
People's.....	.....	300,700 60	35,000 00	245,590 00	102,950 00	106,577 82	119,915 18	102,101 68	1,012,835 28
Phenix.....	401,000 00	157,200 00	741,750 00	3,140,359 75	.....	468,570 00	869,490 07	16,226 96	5,794,596 78
Providence Wash.	.....	.....	.....	1,076,815 00	.....	83,779 36	201,754 79	55,909 04	4,148,288 19
Queen.....	.....	577,675 00	.....	2,336,868 50	.....	209,911 78	369,570 80	44,859 57	3,538,915 65
Reading.....	51,217 34	300,025 79	11,400 00	204,976 50	46,065 00	49,451 77	55,884 36	5,812 79	724,833 55
Reliance.....	119,000 00	107,190 00	16,950 00	544,232 00	.....	25,395 02	25,511 64	3,853 11	842,861 77
Rochester-German	190,829 84	395,190 00	.....	174,774 74	.....	107,244 37	102,164 53	976,732 32	976,732 32
Springfield.....	109,000 00	332,900 00	110,000 00	2,546,840 00	57,000 00	321,254 97	239,286 87	35,222 36	3,751,504 20
Spring Garden....	280,000 00	309,650 00	.....	549,083 50	76,150 00	43,587 78	37,677 28	14,237 46	1,310,386 02
St. Paul.....	129,679 24	823,888 43	.....	685,920 53	273,160 00	135,613 04	119,186 57	77,938 43	2,245,386 24
Union.....	160,000 00	9,900 00	.....	217,409 50	30,200 00	32,408 07	77,878 03	2,657 78	530,453 38
United Firemen's	119,850 00	647,931 50	.....	307,950 00	79,300 00	35,421 97	46,420 97	17,426 80	1,254,301 24
United States.....	.....	525,500 00	51,075 00	31,150 00	.....	13,259 77	59,638 70	5,183 65	685,807 12
Westchester.....	207,000 00	291,850 00	85,500 00	867,500 00	.....	149,808 57	148,422 65	3,220 01	1,753,307 23
Williamsburgh City	629,843 90	323,650 00	.....	360,450 00	6,000 00	93,496 02	70,804 75	12,119 35	1,496,364 02
Totals.....	\$ 10,794,566 50	\$ 23,011,809 64	\$ 5,866,595 75	\$ 61,940,185 83	\$ 3,764,572 95	\$ 7,288,804 16	\$ 9,127,811 96	\$ 1,848,934 15	\$ 123,643,280 94

TABLE II—CONCLUDED.

NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Gross Premiums in course of Collection.	All other Assets.	Total Assets.
Natural Cos. of other States.									
Fitchburg.....	\$12,000 00	\$68,368 00	.....	\$98,350 00	\$15,900 00	\$28,032 96	\$14,130 00	\$15,954 75	\$282,735 71
Holyoke.....	46,150 00	128,400 00	.....	642,347 00	.....	17,923 40	769 57	9,769 54	845,359 51
Merch'ts & Farm's.	33,800 00	92,402 05	.....	142,167 75	.....	11,300 30	8,792 58	7,500 00	295,962 68
Quincy.....	17,000 00	63,350 00	.....	350,601 25	54,500 00	65,607 44	12,865 60	63,854 13	627,778 42
Totals	\$108,950 00	\$382,520 05	.....	\$1,233,466 00	\$70,400 00	\$122,864 10	\$36,557 75	\$97,078 42	\$2,051,836 32
Cos. of other Countries.									
Atlas.....	.....	.....	.....	\$264,100 00	.....	\$40,295 70	\$69,986 35	.....	\$713,382 05
British America.....	.....	.....	\$339,000 00	260,375 00	.....	70,061 82	135,040 52	.....	819,092 37
Caledonian.....	.....	\$50,000 00	345,900 00	1,050,065 00	.....	254,244 56	269,200 22	.....	1,974,246 35
Commercial Union.	\$864,314 96	.....	339,750 00	1,277,377 50	.....	425,421 68	462,550 62	81,075 98	3,590,990 74
Guardian.....	.....	359,500 00	480,250 00	579,312 50	.....	118,524 51	120,932 23	13,419 55	1,671,938 79
Hamburg-Bremen.	.....	9,000 00	113,250 00	935,581 25	.....	173,952 97	94,065 31	4,643 22	1,339,492 75
Imperial.....	476,634 70	.....	559,745 00	447,950 00	.....	44,520 52	210,211 59	124,820 37	1,854,862 18
Lancashire.....	383,098 85	.....	1,049,835 00	986,625 00	.....	110,195 81	364,997 92	.....	2,894,752 58
Lion.....	.....	217,600 00	169,875 00	248,000 00	\$26,500 00	162,056 08	79,785 54	10,516 61	914,333 23
Liv. & Lon. & Globe	1,574,500 00	2,817,537 50	1,811,250 00	270,400 00	9,000 00	785,113 98	855,940 22	69,282 19	8,193,023 89
London.....	.....	.....	799,750 00	678,932 50	.....	67,659 52	174,510 89	754 84	1,721,607 75
Lon. & Lancashire.	298,130 00	.....	395,025 00	1,460,405 00	.....	148,170 87	323,903 89	13,952 88	2,639,587 64
N Brit. & Merc'tile.	465,360 84	.....	475,112 00	1,937,849 00	.....	112,849 73	397,022 36	64,810 62	3,453,004 55
Northern.....	.....	.....	442,807 50	807,340 62	208,119 79	64,911 79	208,349 32	14,990 04	1,652,943 71
Norwich Union...	.....	40,000 00	581,660 00	935,670 00	87,000 00	212,965 12	87,408 02	174 37	1,857,877 51
Palatine.....	.....	50,000 00	227,000 00	500,238 00	.....	124,086 19	365,274 29	200 00	1,266,798 48
Phoenix.....	.....	.....	1,362,725 00	406,020 00	.....	492,789 75	230,798 55	.....	2,492,333 30
Royal.....	1,818,200 10	.....	1,070,575 00	3,100,392 50	.....	498,002 66	665,592 59	28,095 27	7,186,858 12
Scottish Union.....	.....	.....	56,625 00	662,339 12	.....	227,667 32	171,072 23	26,845 71	2,288,649 38
Sun.....	.....	514,000 00	578,040 00	744,042 50	.....	225,909 20	385,056 25	44,201 96	2,671,249 91
Transatlantic.....	180,000 00	.....	.....	418,410 00	135,000 00	37,764 26	49,171 97	.....	640,346 23
Union.....	.....	.....	226,000 00	361,210 00	.....	18,799 36	59,804 74	2,365 35	668,179 45
Western.....	.....	.....	273,535 00	760,323 75	.....	231,330 05	256,032 83	95,973 77	1,617,195 40
Totals	\$6,174,783 89	5,171,737 50	12,168,959 50	19,092,959 24	170,500 00	4,647,293 45	6,036,708 45	614,824 33	54,077,766 36
Grand Totals....	\$18,519,077 72	32,186,095 19	18,204,035 25	106,462,027 49	4,198,829 02	14,098,304 59	17,995,209 94	2,732,560 73	214,396,159 93

TABLE III.
ITEMS COMPOSING THE LIABILITIES, DECEMBER 31, 1892.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Commissions and Brokerage.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
<i>Sock Cos. of Connecticut</i>								
Aetna	\$88,997 57	\$264,503 21	\$43,583 84	\$2,793,208 23	.....	\$78,325 73	\$133,232 82	\$3,401,851 40
Connecticut .....	.....	186,570 67	13,450 40	1,090,932 50	.....	40,000 00	163,153 00	1,494,106 57
Hartford	81,837 29	251,725 49	47,123 64	2,843,804 53	.....	52,500 00	82,431 00	3,359,421 95
National	61,785 12	87,927 99	25,657 52	1,406,936 11	.....	58,849 33	114,712 68	1,755,868 75
Norwalk .....	.....	.....	.....	8,304 51	.....	.....	.....	8,304 51
Orient .....	.....	215,931 04	.....	925,299 73	.....	56,885 44	80,038 53	1,278,154 74
Phenix .....	.....	448,439 30	18,786 91	2,112,831 71	.....	64,000 00	32,732 65	2,676,790 57
Security	2,482 67	38,836 18	1,150 00	339,238 59	.....	13,077 56	7,864 33	402,649 33
Totals	\$235,102 65	\$1,493,933 88	\$149,752 31	\$11,520,555 91	.....	\$363,638 06	\$614,165 01	\$14,377,147 82
<i>Mutual Cos. of Connecticut.</i>								
Danbury .....	.....	.....	.....	\$1,181 34	.....	.....	\$378 59	\$1,559 93
Farmers .....	.....	.....	.....	195 10	.....	.....	.....	195 10
Farmington Valley .....	.....	.....	.....	321 00	.....	.....	140 03	461 03
Greenwich .....	.....	.....	.....	743 11	.....	.....	190 00	933 11
Hartford County	\$175 00	.....	.....	65,964 73	.....	.....	3,718 66	69,858 39
Litchfield County .....	.....	\$446 36	\$600 00	7,088 55	.....	.....	1,068 13	9,203 04
Madison .....	.....	.....	.....	790 09	.....	.....	107 72	897 81
Middlesex	997 08	3,590 00	2,050 00	137,897 32	.....	.....	29,385 02	173,919 42
Mutual, Harwinton .....	.....	.....	.....	.....	.....	.....	.....	.....
Mutual, Norwich .....	.....	.....	.....	236 95	\$407 72	.....	.....	644 67
New London County	600 00	.....	.....	22,619 69	.....	.....	.....	23,219 69
Patrons	900 00	2,433 00	.....	3,748 66	.....	.....	124 37	7,206 03
Rockville .....	.....	.....	.....	1,079 17	.....	.....	.....	1,079 17
State	395 00	2,125 00	.....	8,692 78	.....	.....	286 50	11,499 28
Tolland County	5,544 39	.....	.....	36,697 19	.....	.....	440 04	42,681 62
Washington .....	.....	.....	.....	692 21	.....	.....	91 01	783 22
Windham County	2,700 00	.....	.....	25,645 74	.....	.....	.....	28,345 74
Totals	\$11,311 47	\$8,594 36	\$2,650 00	\$313,593 63	\$407 72	.....	\$35,930 07	\$372,487 25

TABLE III — CONTINUED.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Commissions and Brokerage.	All other Liabilities.	Total Liabilities, except Capital, Scrap, and Surplus.
Stock Cos. of other States.								
Agricultural	\$26,437 76	\$32,817 63	\$20,016 00	\$1,416,425 14	\$5 00	\$28,131 70	\$65,878 80	\$1,589,712 03
Albany	8,124 48	.....	.....	75,058 12	.....	646 02	4,177 27	88,005 89
American, Mass.	7,426 07	29,455 15	2,587 00	231,038 75	.....	8,612 49	3,008 91	282,128 37
American, N. J.	14,602 11	38,337 71	4,412 43	480,187 09	7,700 90	10,099 68	.....	555,429 92
American, N. Y.	63,735 03	102,125 15	.....	825,098 00	.....	58,108 28	52,692 07	1,101,758 53
American, Penn.	25,725 94	420,831 57	20,283 13	2,070,471 89	460 00	16,206 28	79,101 08	2,933,079 89
American Central	14,273 81	67,262 57	17,333 70	605,508 58	.....	18,407 92	45,943 11	768,629 69
Boylston .....	.....	47,900 00	.....	250,934 27	.....	10,350 00	3,011 95	311,346 22
Broadway	14,511 93	20,500 00	.....	104,643 00	.....	8,092 20	.....	147,747 13
Buffalo-German	2,919 04	20,786 53	2,841 82	332,109 19	.....	10,549 08	.....	369,205 66
Citizens	27,315 50	23,625 13	10,285 84	502,899 35	310 95	15,125 75	35,180 30	614,742 82
Commerce .....	.....	25,830 00	.....	103,471 12	.....	1,841 10	2,182 59	133,324 81
Continental .....	.....	328,543 00	42,154 00	3,008,612 00	931 00	77,853 55	202,442 15	3,660,535 70
Delaware	22,777 83	124,585 00	3,925 00	512,694 50	3,623 75	28,781 75	34,672 87	731,060 70
Eagle	6,267 48	8,958 12	1,880 41	160,643 35	2,658 24	6,068 79	5,590 29	192,966 68
Equitable	12,829 00	27,731 00	2,763 00	194,124 05	501 00	2,829 47	2,880 41	243,657 93
Farragut	988 27	6,658 62	1,309 35	81,663 20	.....	2,918 34	2,264 34	95,802 12
Fire Association	140,544 56	118,937 34	43,963 91	3,425,123 01	.....	58,362 82	119,848 19	3,906,779 83
Fireman's Fund	24,559 74	122,049 62	22,338 33	1,204,806 37	.....	28,578 22	45,255 89	1,447,879 17
Firemen's	2,250 00	48,807 79	4,487 40	296,473 68	.....	8,102 88	8,682 85	368,804 60
First National	9,922 05	5,958 23	800 00	87,916 45	.....	5,168 86	.....	109,765 59
Franklin	7,653 18	26,123 11	5,724 86	1,747,712 63	.....	10,266 19	547 50	1,798,027 47
German-American	67,223 18	299,223 38	31,128 68	2,472,884 04	.....	75,020 66	16,761 61	2,962,241 55
Germania	39,030 83	39,859 20	11,786 44	1,061,580 80	.....	31,264 54	75,925 00	1,259,446 81
Girard .....	.....	27,122 23	7,610 66	761,634 14	.....	28,579 50	45,550 61	870,497 14
Glens Falls	6,518 13	26,216 43	5,335 00	682,405 68	.....	11,308 48	39,000 00	770,983 72
Granite State	26,138 84	11,628 25	672 00	269,025 66	.....	8,619 34	4,851 83	320,935 82
Greenwich .....	.....	215,937 61	36,004 42	821,563 39	.....	35,000 00	56,590 04	1,165,095 46
Hanover	74,948 47	57,513 10	25,157 00	1,009,240 75	.....	31,042 05	51,387 10	1,249,288 47

Home.....	141,587 52	453,450 88	42,216 13	4,225, 113 00	88,652 37	141, 122 36	5,092, 142 26
Ins. Co. of N. America.....	103,972 72	356,620 50	20,737 62	3,808,925 99	104,171 99	152,793 82	4,547,222 64
Ins. Co. of State of Pa.....		39,968 00		431,757 22	4,924 18	25,000 00	591,649 40
Mechanics & Traders.....	13,511 42	28,797 46		244,594 47	15,899 08	28,350 00	361,708 43
Mercantile.....		18,148 00		145,193 90	4,844 36	3,907 92	173,791 18
Merchants, N. J.....	83,208 24	89,441 10		17,529 86	27,640 35	24,626 51	914,713 54
Merchants, R. I.....	14,126 03	23,905 63		3,208 13	3,437 64	381 96	235,442 46
Michigan.....	19,791 04	13,744 58		294,713 44	12,722 83	14,074 51	356,896 40
Milwaukee Mechanics.....	10,667 38	47,208 00		610,335 93	15,434 49		689,195 80
Newark.....	8,037 40	10,061 30	143 82	147,907 61	4,523 15	7,866 60	178,539 88
New Hampshire.....	61,446 21	56,000 00		716,534 14	22,173 23		856,153 58
New York Bowery.....	56,201 32	254 28	2,689 38	165,708 10	1,976 50	21,581 91	271,492 76
Niagara.....		190,992 01	45,695 91	973,123 62	36,890 63	47,732 98	1,294,773 65
North American.....	6,162 08	13,504 35		113,111 76	3,726 11	518 25	137,022 55
Northwestern National.....	16,997 93	41,916 00	1,200 00	624,613 43	20,341 81	5,392 77	710,461 94
Pacific.....	16,513 94	22,887 63	750 00	238,365 01	13,378 27	7,960 43	299,855 28
Pennsylvania.....	38,732 56	137,090 65	7,860 00	1,817,922 12	33,526 65	22,896 00	2,058,027 98
People's.....	23,129 14	19,928 10	2,000 00	363,777 87	18,000 00	5,749 03	432,584 14
Phenix.....		282,126 42	46,713 64	3,710,914 21	139,928 11	142,199 73	4,321,882 11
Providence Washing'n.....	11,241 98	100,849 05	19,495 62	813,259 98	41,789 04		986,635 67
Queen.....	92,347 09	139,861 91	8,814 84	1,647,943 78	56,563 40	228,384 94	2,173,915 96
Reading.....	25,072 22	36,559 70	4,342 06	279,667 98	8,870 20	7,549 08	353,198 44
Reliance.....	18,924 01	40,731 89	1,647 00	274,980 83	1,137 20	1,900 00	338,801 35
Rochester-German.....	20,995 75	37,130 00	2,265 00	459,032 88	16,479 33	34,841 56	570,744 52
Springfield.....	97,676 30	161,284 50	26,453 73	1,345,486 57	35,893 02	43,054 50	1,799,848 62
Spring Garden.....	3,673 59	48,268 43	3,275 05	633,241 74	672 98	1,911 59	691,043 38
St. Paul.....	32,416 42	118,780 51	11,463 15	891,569 47	17,877 98	13,860 18	1,035,967 71
Union.....	26,034 95	23,366 41	1,787 41	200,505 80	15,847 89	702 68	269,939 66
United Firemen's.....	13,741 73	21,830 09	7,894 82	802,909 79	12,109 50	12,282 96	870,768 89
United States.....	14,500 00	20,200 00	1,440 00	224,633 14	9,825 81	14,296 00	234,894 95
Westchester.....	40,904 80	58,981 00	4,250 00	894,312 07	28,129 15	65,020 00	1,091,597 02
Williamsburgh City.....	24,307 51	33,221 46	5,269 79	474,468 88	12,337 24	22,814 72	572,419 60
Totals.....	\$1,682,725 51	\$5,012,433 31	\$634,599 34	\$53,262,343 38	\$1,487,475 62	\$2,102,199 75	\$64,222,211 47

TABLE III—CONCLUDED.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends unpaid.	Due for Commissions and Brokerage.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
<i>Mutual Cos. of other States.</i>								
Fitchburg	\$11,328 21	\$3,020 00	\$1,349 27	\$184,162 78	\$2,970 00	.....	\$1,226 59	\$204,056 85
Holyoke.....	.....	1,157 00	2,000 00	269,044 13	.....	\$101 78	.....	272,302 91
Merchants and Farmers	4,375 00	.....	.....	177,449 37	3,000 00	1,204 68	.....	186,029 05
Quincy.....	.....	2,250 00	2,225 00	238,536 54	.....	.....	8,805 87	251,816 61
Totals.....	\$15,703 21	\$6,427 00	\$5,574 27	\$869,192 82	\$5,970 00	\$1,306 46	\$10,031 66	\$914,205 42
<i>Companies of other Countries.</i>								
Atlas.....	\$6,039 28	\$31,727 03	\$707 92	\$199,396 33	.....	\$11,729 88	\$100,633 66	\$350,234 10
British America.....	10,085 58	38,155 31	4,881 89	398,041 36	.....	27,665 83	117,367 67	596,197 64
Caledonian.....	.....	230,839 79	10,338 00	1,214,978 65	.....	34,232 02	158,936 69	1,649,325 15
Commercial Union	332,361 59	7,500 00	24,280 00	2,259,152 58	.....	69,382 59	92,546 49	2,785,223 25
Guardian	41,211 00	96,465 00	28,577 00	974,460 91	.....	3,875 76	108,181 56	1,252,771 23
Hamburg-Bremen	17,400 00	79,450 00	19,595 00	885,994 57	.....	13,493 86	28,024 90	1,043,958 33
Imperial.....	10,606 45	93,034 98	24,893 81	964,666 27	.....	36,961 68	222,469 08	1,352,722 27
Lancashire.....	62,084 88	315,412 70	20,934 49	1,644,275 64	.....	35,000 00	138,794 59	2,216,502 30
Lion.....	33,649 22	56,236 00	12,482 00	376,570 56	.....	11,550 10	158,502 10	648,989 98
Liv. & Lon. & Globe.....	6,628 10	511,993 40	55,177 00	4,261,339 81	.....	100,617 05	281,208 50	5,216,963 86
London .....	.....	146,333 00	.....	902,698 64	.....	29,989 44	159,348 61	1,238,369 69
London & Lancashire.....	55,975 35	154,084 30	34,503 40	1,607,182 45	.....	60,540 58	150,869 64	2,063,155 72
N. Brit. & Mercantile.....	64,931 24	220,977 99	54,052 31	1,878,055 70	.....	68,482 73	91,851 83	2,378,351 80
Northern.....	44,264 73	78,354 28	35,436 47	954,864 73	.....	31,955 11	98,420 97	1,243,296 29
Norwich Union.....	.....	163,897 39	.....	1,115,762 95	.....	16,975 68	128,822 02	1,425,458 04
Palatine.....	1,023 94	49,718 20	4,760 00	570,118 28	.....	81,506 04	40,803 66	747,930 12
Phoenix.....	926 00	234,604 00	35,784 00	1,531,423 34	.....	37,016 66	134,409 43	1,974,253 43
Royal.....	18,904 83	522,489 27	61,919 94	3,984,957 91	.....	106,426 92	474,796 69	5,189,495 56
Scottish Union	34,746 77	97,801 00	6,550 00	608,545 75	.....	23,913 32	146,718 84	918,275 68
Sun.....	110,517 35	170,360 34	32,223 33	1,633,619 35	.....	41,832 00	79,934 63	2,068,487 00
Transatlantic.....	.....	43,851 03	5,457 00	251,678 36	.....	12,292 99	.....	313,279 38
Union.....	10 00	29,042 87	5,250 00	173,707 44	.....	5,716 17	54,185 24	267,911 72
Western.....	.....	178,496 57	5,000 00	852,162 82	.....	43,763 68	111,914 96	1,191,338 03
Totals.....	\$851,456 31	\$3,550,914 45	\$502,803 56	\$29,243,654 40	.....	\$904,920 09	\$3,078,741 76	\$38,132,490 57
Grand Totals.....	\$2,796,299 15	\$10,072,303 00	\$1,295,379 48	\$95,209,340 14	\$46,812 28	\$2,757,340 23	\$5,841,068 25	\$118,018,542 53

TABLE IV.
INCOME DURING THE YEAR ENDING DECEMBER 31, 1892.

NAME OF COMPANY.	Fire Premiums, Net.	Marine and In- land Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income.
Stock Companies of Connecticut.							
Ætna.....	\$3,466,078 72	\$248,927 97	\$2,339 79	\$461,476 94	\$6,998 59	.....	\$4,185,822 01
Connecticut.....	1,518,236 39	.....	40,885 00	77,338 10	.....	.....	1,636,459 49
Hartford.....	3,557,421 26	.....	74,188 14	212,070 71	8,590 32	.....	3,852,270 43
National.....	2,012,515 26	.....	42,225 28	94,894 73	1,432 03	.....	2,151,067 30
Norwalk.....	10,557 87	.....	460 75	2,952 60	.....	.....	13,971 22
Orient.....	1,376,240 87	85,906 85	13,887 82	75,744 95	481 64	.....	1,552,262 13
Phoenix.....	3,366,127 41	.....	27,074 73	206,777 60	7,040 96	.....	3,607,020 70
Security.....	490,172 00	82,039 75	10,054 87	15,037 72	.....	\$228 40	597,532 74
Totals.....	\$15,797,349 78	\$416,874 57	\$211,116 38	\$1,146,293 35	\$24,543 54	\$228 40	\$17,596,406 02
Mutual Companies of Connecticut.							
Danbury.....	\$908 66	.....	\$1,736 08	.....	.....	.....	\$2,734 74
Farmers.....	34 90	.....	.....	.....	.....	.....	34 90
Farmington Valley.....	178 21	.....	196 60	153 21	.....	.....	528 02
Greenwich.....	348 80	.....	.....	289 97	.....	.....	638 77
Hartford County.....	44,246 50	.....	.....	24,862 34	.....	.....	69,108 84
Litchfield County.....	5,874 15	.....	1,004 36	3,842 81	.....	.....	10,721 32
Madison.....	488 54	.....	204 30	76 96	.....	.....	769 80
Middlesex.....	74,675 03	.....	.....	29,513 37	10,783 32	.....	114,971 72
Mutual, Harwinton.....	74 50	.....	.....	.....	.....	\$1,514 64	1,589 14
Mutual, Norwich.....	473 91	.....	.....	508 00	.....	.....	981 91
New London County.....	17,543 27	.....	.....	4,509 46	.....	.....	22,052 73
Patrons.....	2,980 98	.....	.....	.....	.....	.....	4,928 84
Rockville.....	683 09	.....	.....	.....	.....	1,947 86	1,060 46
State.....	7,274 11	.....	300 00	377 37	.....	.....	8,761 54
Tolland County.....	25,911 64	.....	547 50	1,187 43	90 90	.....	27,961 30
Washington.....	629 72	.....	.....	1,411 26	.....	.....	633 72
Windham County.....	12,925 82	.....	.....	4 00	.....	.....	15,425 05
Totals.....	\$195,341 83	.....	\$3,988 84	\$69,235 41	\$10,874 22	\$3,462 50	\$282,902 80

TABLE IV—CONTINUED.

NAME OF COMPANY.	Fire Premiums, Net.	Marine and In- land Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All Other Sources.	Total Income.
Stock Companies of other States.							
Agricultural.....	\$1,012,909 84	.....	\$32,509 05	\$24,420 02	\$3,346 65	.....	\$1,123,185 56
Albany.....	107,567 59	.....	12,556 62	7,380 00	.....	\$3,468 35	130,972 56
American, Mass.....	330,054 19	\$17,203 12	.....	24,521 34	.....	.....	371,778 65
American, N. J.....	538,853 64	.....	71,961 36	27,253 69	.....	.....	641,270 96
American, N. Y.....	1,322,042 68	.....	1,067 24	61,209 47	3,202 27	.....	1,584,319 39
American, Penn.....	2,468,085 36	.....	69,059 23	73,276 21	.....	.....	2,668,874 16
American, Central.....	766,800 31	.....	.....	45,126 09	26,589 04	58,453 36	838,515 44
Boylston.....	284,534 56	37,707 09	8,464 37	28,391 71	.....	.....	359,097 73
Broadway.....	204,365 00	.....	.....	15,475 01	.....	.....	210,840 01
Buffalo-German.....	415,509 01	.....	28,468 93	21,705 58	18,762 60	3,454 29	497,960 41
Citizens.....	698,933 81	.....	3,739 09	24,907 05	5,428 15	.....	733,008 10
Commerce.....	155,350 65	.....	2,756 58	9,612 17	6,411 20	.....	174,130 60
Continental.....	2,712,105 37	.....	8,210 23	168,212 90	47,174 51	.....	2,935,703 01
Delaware.....	561,837 88	307,899 22	4,999 12	53,811 63	4,827 38	.....	933,375 23
Eagle.....	183,951 95	.....	840 19	26,029 29	11,397 09	.....	222,218 52
Equitable.....	288,092 99	2,714 49	5,899 79	16,107 79	4,150 80	.....	316,965 86
Farragut.....	109,897 12	.....	1,200 00	11,095 55	480 00	.....	122,672 67
Fire Association.....	2,050,060 94	.....	110,738 68	127,469 85	1,579 25	3,799 50	2,293,648 22
Fireman's Fund.....	1,438,395 57	249,728 46	44,769 03	57,993 07	25,327 49	.....	1,866,183 62
Firemen's.....	375,933 09	.....	53,934 55	39,565 23	8,878 31	.....	478,311 18
First National.....	136,633 56	.....	.....	13,172 43	.....	3,300 00	153,105 99
Franklin.....	521,268 48	.....	43,902 24	95,235 43	10,658 90	1,961 00	673,026 05
German-American.....	2,884,034 82	.....	.....	240,708 85	.....	.....	3,124,743 67
Germania.....	1,006,650 42	.....	8,485 00	99,670 66	.....	.....	1,114,806 08
Girard.....	459,454 08	.....	41,848 66	20,796 95	6,064 13	550 50	528,714 32
Glens Falls.....	641,336 82	.....	37,267 24	75,513 57	1,031 75	189 00	755,338 38
Granite State.....	509,721 13	.....	4,299 35	19,151 10	.....	.....	533,171 58
Greenwich.....	1,047,820 47	175,740 44	529 00	54,953 30	17,580 65	33 62	1,296,659 48
Hanover.....	1,247,346 48	.....	1,160 00	90,458 84	1,586 29	129 73	1,340,681 34

Home.....	4,717,853 42	176,647 55	42,799,30	283,598 36	111,989 11	.....	5,332,887 74
Insurance Co. of North America.....	3,685,660 38	1,858,855 28	150,728 29	238,157 83	.....	6,528 91	5,939,930 69
Insurance Co. of the State of Pa.....	327,249 66	.....	4,983 71	9,538 98	13,105 86	857 96	355,736 17
Mechanics and Traders.....	406,496 68	17,335 04	.....	27,884 56	1,451 40	.....	453,167 68
Mercantile.....	211,398 69	6,885 81	3,255 00	24,149 50	.....	76 00	245,075 00
Merchants, N. J.....	960,849 54	.....	20,445 44	30,955 50	9,908 07	13,999 82	1,036,158 37
Merchants, R. I.....	297,344 28	.....	5,059 17	16,308 44	.....	.....	318,711 89
Michigan.....	466,728 75	78,452 09	41,759 69	2,745 13	.....	4,076 05	593,761 71
Milwaukee Mechanics.....	783,802 84	.....	55,464 43	31,480 82	1,200 00	398 77	872,346 86
Newark.....	197,342 46	.....	18,423 60	10,536 20	1,995 00	5,931 25	233,328 51
New Hampshire.....	886,182 16	.....	34,217 21	62,082 92	.....	.....	982,482 29
New York Bowery.....	352,193 10	.....	907 00	17,139 46	.....	.....	370,239 56
Niagara.....	927,977 07	36,802 63	1,465 70	55,436 91	25,753 81	.....	1,047,436 12
North American.....	140,939 22	.....	3,292 79	8,823 35	1,679 72	744 60	155,479 68
Northwestern National.....	649,896 32	796 00	24,587 55	49,469 38	.....	.....	724,689 25
Pacific.....	318,838 07	.....	9,170 73	14,804 17	.....	.....	342,812 97
Pennsylvania.....	1,479,721 72	.....	22,114 66	137,769 49	1,962 44	.....	1,641,568 31
People's.....	574,874 71	27,725 65	19,963 25	21,212 36	.....	.....	643,775 97
Phenix.....	4,242,702 61	.....	8,343 96	96,790 95	76,068 47	211,627 43	4,635,533 42
Providence Washington.....	946,312 87	379,823 63	.....	51,633 05	.....	.....	1,377,769 55
Queen.....	2,190,452 97	.....	111,927 42	.....	.....	.....	2,302,380 39
Reading.....	387,609 52	.....	17,669 68	11,964 36	3,678 31	4,999 15	425,921 02
Reliance.....	230,469 81	.....	4,752 59	27,591 52	2,561 11	397 45	265,772 48
Rochester-German.....	570,673 04	.....	18,757 64	5,614 44	12,684 23	9,051 86	616,781 21
Springfield.....	1,875,290 37	.....	15,982 32	132,490 19	4,197 26	.....	2,027,960 14
Spring Garden.....	357,137 53	.....	24,964 34	31,368 45	4,534 43	1,220 50	419,225 25
St. Paul.....	1,207,335 56	313,858 30	51,660 24	57,819 46	5,111 56	.....	1,635,785 12
Union.....	314,903 89	.....	645 00	13,357 46	7,028 36	.....	335,934 71
United Firemen's.....	285,907 44	.....	.....	51,557 88	1,027 15	471 75	338,964 22
United States.....	301,459 40	11,026 04	24,537 11	1,681 08	.....	12 50	338,716 13
Westchester.....	1,106,633 18	.....	20,554 46	37,751 25	553 21	.....	1,165,492 10
Williamsburgh City.....	556,319 87	.....	15,975 68	18,208 15	26,199 79	.....	616,703 49
Totals.....	\$56,688,014 94	\$3,999,200 84	\$1,423,073 51	\$3,153,118 38	\$516,265 75	\$335,733 35	\$65,815,406 77

TABLE IV — CONCLUDED.

NAME OF COMPANY.	Fire Premiums, Net.	Marine and In- land Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All Other Sources.	Total Income.
Mutual Companies of other States.							
Fitchburg.....	\$159,760 85	.....	.....	\$11,983 68	.....	.....	\$171,744 53
Holyoke.....	141,094 07	.....	\$7,093 75	34,495 00	\$2,434 83	.....	185,117 65
Merchants and Farmers.....	103,025 07	.....	4,513 60	6,744 61	1,601 08	.....	115,884 36
Quincy	142,703 92	.....	2,302 83	25,073 64	487 00	\$476 76	171,044 15
Totals	\$546,583 91	.....	\$13,910 18	\$78,296 93	\$4,522 91	\$476 76	\$643,790 69
Companies of other Countries.							
Atlas	\$302,342 27	.....	\$3,851 95	.....	.....	.....	\$306,194 22
British America	525,701 10	\$73,133 74	.....	\$23,158 54	.....	.....	621,993 38
Caledonian	1,881,476 24	.....	3,000 00	35,786 23	.....	.....	1,920,272 47
Commercial Union	2,786,848 94	204,118 55	75,391 12	3,132 65	\$38,321 67	.....	3,109,812 93
Guardian	1,107,181 60	.....	10,485 56	32,475 96	2,500 00	.....	1,152,643 12
Hamburg Bremen	1,216,926 75	.....	405 00	.....	.....	\$47,812 73	1,265,144 48
Imperial	1,241,009 34	.....	36,337 34	.....	17,433 14	.....	1,294,779 82
Lancashire	2,721,858 40	.....	91,678 53	.....	14,760 32	.....	2,828,297 25
Lion	584,603 04	.....	10,886 51	16,982 60	.....	.....	612,172 15
Liverpool & London & Globe	5,393,149 59	.....	10,886 51	92,580 11	68,321 76	.....	5,649,779 19
London	1,109,889 75	.....	95,727 73	59,533 83	.....	.....	1,169,423 58
London & Lancashire	2,140,268 64	.....	.....	74,744 27	8,489 85	.....	2,223,502 76
N. British & Mercantile	2,369,177 58	.....	129,271 61	.....	3,044 90	.....	2,501,494 09
Northern	1,219,972 85	.....	42,960 36	.....	.....	.....	1,262,933 21
Norwich Union	1,567,670 66	.....	900 00	63,243 92	.....	.....	1,631,814 58
Palatine	787,086 32	.....	3,000 00	10,506 21	.....	.....	800,592 53
Phoenix	1,967,052 49	.....	66,620 00	.....	.....	.....	2,033,672 49
Royal	4,731,855 45	.....	161,300 60	.....	79,244 99	294 18	4,972,695 22
Scottish Union,	891,369 74	.....	59,820 19	23,501 36	.....	.....	974,691 29
Sun	2,157,592 12	.....	21,944 14	56,245 76	8,600 77	.....	2,244,352 79
Transatlantic	393,807 12	.....	.....	15,649 72	.....	.....	409,456 84
Union	281,179 69	.....	23,181 75	.....	.....	.....	304,361 44
Western	1,271,319 07	416,908 09	.....	36,296 75	.....	.....	1,724,523 91
Totals	\$38,649,308 75	\$694,160 38	\$836,462 39	\$543,837 91	\$240,717 40	\$48,106 91	\$41,012,593 74
Grand Totals	\$111,876,599 21	\$4,810,235 79	\$2,488,551 30	\$4,990,781 98	\$796,923 82	\$388,007 92	\$125,351,100 02

TABLE V.
ITEMS COMPOSING THE EXPENDITURES DURING THE YEAR ENDING DECEMBER 31, 1892.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditure.	Total Expenditure.
Stock Companies of Connecticut.							
Ætna.....	\$2,117,272 04	\$720,000 00	\$611,000 83	\$217,353 85	\$60,757 01	\$238,792 38	\$3,965,186 11
Connecticut.....	880,466 09	80,000 00	283,817 61	116,888 98	31,356 81	112,518 88	1,595,948 37
Hartford.....	2,101,666 03	300,000 00	574,228 69	235,353 06	64,122 86	262,564 48	3,537,935 12
National.....	1,074,975 33	100,000 00	348,349 69	155,563 04	60,285 67	172,351 60	1,911,525 33
Norwalk.....	7,027 37	.....	2,218 54	1,697 99	.....	1,558 13	12,502 03
Orient.....	935,407 13	60,000 00	288,892 91	94,497 55	27,919 75	70,277 39	1,476,994 73
Phoenix.....	2,118,956 50	280,000 00	640,119 27	150,377 60	59,976 19	331,785 19	3,581,214 75
Security.....	378,400 07	.....	137,659 46	50,027 61	5,557 91	.....	571,645 05
Totals.....	\$9,614,170 56	\$1,540,000 00	\$2,886,287 00	\$1,021,769 68	\$309,976 20	\$1,189,848 05	\$16,562,051 49
Mutual Companies of Connecticut.							
Danbury.....	\$453 97	.....	\$101 68	\$125 00	\$197 24	\$56 35	\$934 24
Farmers.....	.....	.....	.....	25 00	10 49	4 75	40 24
Farmington Valley.....	.....	.....	.....	50 00	65 81	10 71	126 52
Greenwich.....	905 00	.....	.....	150 00	55 11	40 00	1,150 11
Hartford County.....	31,687 04	.....	6,484 53	6,300 00	3,138 31	4,233 78	51,843 66
Litchfield County.....	6,414 87	.....	425 12	1,400 00	767 88	190 30	9,198 17
Madison.....	.....	.....	.....	48 00	44 74	77 18	169 92
Middlesex.....	46,868 53	.....	10,348 95	12,000 00	5,558 08	9,620 16	84,395 72
Mutual, Harwinton.....	1,571 00	.....	34 50	56 25	11 56	71 90	1,745 21
Mutual, Norwich.....	6 66	.....	.....	200 00	98 80	6 50	311 96
New London County.....	10,101 31	.....	.....	1,835 00	732 19	775 21	16,769 54
Patrons.....	4,591 98	.....	3,325 83	578 20	18 33	197 12	5,385 63
Rockville.....	538 00	.....	102 45	25 00	46 79	23 00	735 24
State.....	4,697 31	.....	951 48	3,300 00	359 11	588 41	9,896 31
Tolland County.....	15,709 68	.....	4,130 11	2,423 00	434 26	3,086 50	25,783 55
Washington.....	766 60	.....	.....	91 63	1 20	22 50	881 93
Windham County.....	14,878 44	.....	1,931 84	1,627 91	365 44	301 29	19,104 92
Totals.....	\$139,190 39	.....	\$27,836 49	\$30,234 99	\$11,905 34	\$19,305 66	\$228,472 87

TABLE V—CONTINUED.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditure.	Total Expenditure.
Stock Companies of other States.							
Agricultural.....	\$571,718 35	\$50,015 00	\$208,332 40	\$128,174 89	\$20,810 24	\$64,502 70	\$1,043,553 58
Albany.....	57,319 04	20,000 00	20,580 42	10,687 75	5,474 23	2,707 03	116,788 47
American, Mass.....	207,204 14	302 00	78,210 98	36,873 51	7,170 91	28,215 93	357,977 47
American, N. J.....	261,912 51	*63,152 75	101,294 14	47,655 95	19,331 98	39,003 51	532,350 84
American, N. Y.....	1,070,362 87	40,000 00	285,962 90	91,829 73	26,983 71	101,824 96	1,616,964 17
American, Penn.....	1,685,029 27	49,540 00	513,002 42	118,500 00	39,676 92	205,703 78	2,611,452 39
American Central.....	429,749 74	60,000 00	122,915 26	58,835 81	16,507 73	82,477 57	770,486 11
Boylston.....	186,422 09	*16,793 80	58,700 14	22,016 00	6,034 30	30,721 52	320,687 85
Broadway.....	127,525 54	20,000 00	38,679 64	13,335 84	3,013 89	17,861 17	220,416 08
Buffalo-German.....	208,974 45	40,000 00	88,633 82	22,398 60	7,548 46	33,249 63	400,804 96
Citizens.....	476,985 65	29,827 80	129,718 83	44,999 39	17,441 30	98,916 39	797,889 36
Commerce.....	79,386 71	12,000 00	32,432 23	13,876 85	7,823 79	8,784 89	154,304 47
Continental.....	1,531,242 13	*149,030 06	603,718 65	244,119 02	60,060 85	215,192 18	2,794,362 89
Delaware.....	508,621 44	*65,645 00	140,124 21	75,433 03	22,557 79	86,295 43	898,676 90
Eagle.....	106,864 09	36,609 00	42,628 64	29,487 51	2,064 19	10,992 14	228,645 57
Equitable.....	203,605 48	8,689 00	57,196 64	22,955 36	10,805 69	20,132 65	323,384 82
Farragut.....	106,423 82	20,000 00	8,435 86	22,696 86	4,302 41	19,507 96	181,366 91
Fire Association.....	1,320,290 58	200,000 00	405,548 85	226,861 85	59,816 16	1,734 06	2,214,251 50
Fireman's Fund.....	1,004,780 89	120,000 00	252,751 85	148,928 71	27,652 79	149,226 25	1,703,340 19
Firemen's.....	243,553 84	72,000 00	71,448 26	21,252 78	13,004 65	23,886 55	445,146 08
First National.....	82,548 91	.....	30,317 26	6,890 00	1,217 78	6,384 93	127,358 88
Franklin.....	269,350 54	89,792 50	92,573 97	37,376 72	21,800 10	89,584 13	600,477 96
German-American.....	1,664,359 31	200,000 00	469,022 33	218,721 53	69,265 35	301,554 82	2,922,923 34
Germania.....	608,953 20	100,000 00	164,797 57	115,350 56	24,372 93	80,749 69	1,094,223 95
Girard.....	219,524 65	60,000 00	90,194 61	58,359 95	11,142 62	29,103 07	468,324 90
Glens Falls.....	313,460 87	20,000 00	121,359 99	50,216 42	29,685 33	51,081 42	585,804 03
Granite State.....	377,806 46	12,000 00	116,673 40	10,980 00	9,260 67	24,225 72	550,946 25
Greenwich.....	934,911 36	20,000 00	293,269 94	75,764 84	13,943 02	74,999 19	1,412,888 35
Hanover.....	734,801 50	100,000 00	227,576 12	137,348 31	34,271 07	110,061 23	1,344,058 23

Home.....	3,258,273 10	300,000 00	992,951 32	447,918 81	80,834 42	375,589 66	5,455,567 31
Insurance Co. of North America..	3,682,463 98	360,000 00	955,534 26	279,923 31	107,792 04	301,595 62	5,687,219 21
Insurance Co. of State of Penn....	232,417 26	20,000 00	66,818 99	17,399 77	8,288 75	20,335 16	365,259 93
Mechanics and Traders.....	326,591 20	18,750 00	61,597 14	32,000 00	12,069 48	42,560 72	493,478 54
Mercantile.....	109,067 37	32,064 00	48,569 08	15,566 00	4,646 37	23,955 96	233,868 78
Mechanics, N. I.....	700,786 58	40,000 00	181,752 44	41,617 00	23,500 36	97,262 16	1,084,918 54
Merchants, R. I.....	220,770 53	6,000 00	57,101 76	39,997 81	8,440 13	2,029 14	334,249 37
Michigan.....	410,613 20	32,000 00	107,089 36	15,491 75	14,682 81	59,763 11	639,640 23
Milwaukee Mechanics.....	438,327 51	60,000 00	186,534 80	46,799 33	23,923 09	41,615 46	799,200 19
Newark.....	155,626 50	36,497 35	38,748 02	19,567 44	9,027 67	13,136 52	272,603 50
New Hampshire.....	523,501 69	56,000 00	186,193 88	41,754 95	24,502 66	45,280 88	877,234 06
New York Bowery.....	247,413 18	18,240 75	138,418 71	28,885 09	9,995 39	31,211 56	474,164 68
Niagara.....	1,187,192 98	50,027 50	65,181 88	139,758 29	50,233 17	150,327 12	1,642,720 94
North American.....	75,280 91	5,000 00	27,161 88	16,267 47	4,544 98	11,242 61	139,497 55
Northwestern National	316,404 97	60,000 00	131,029 94	61,699 00	15,981 81	58,597 47	643,623 19
Pacific.....	158,135 26	20,000 00	66,944 68	23,978 24	6,138 49	17,278 59	292,475 26
Pennsylvania.....	936,547 38	60,000 00	373,171 75	49,590 00	31,902 50	72,904 83	1,524,116 46
People's.....	390,306 34	21,000 00	140,884 55	26,845 82	14,232 43	37,905 65	631,174 79
Phoenix.....	2,499,840 48	100,000 00	894,720 90	308,173 54	68,053 63	380,144 24	4,250,932 79
Providence Washington	950,458 26	12,000 00	259,649 76	70,590 24	29,544 86	112,403 94	1,434,647 06
Queen.....	1,337,277 55	.....	341,409 57	148,500 46	22,852 36	172,493 14	2,022,533 08
Reading.....	266,454 52	10,060 00	79,555 98	12,375 25	7,045 28	39,280 27	405,771 30
Reliance.....	162,307 62	18,000 00	45,166 26	14,168 02	3,783 41	15,466 42	258,891 73
Rochester-German.....	326,396 08	20,000 00	142,415 35	25,602 00	14,892 57	42,917 63	572,223 63
Springfield.....	1,220,735 51	150,000 00	326,096 44	68,996 05	59,793 98	174,320 54	1,999,852 52
Spring Garden.....	225,406 29	32,000 00	75,306 63	17,028 44	16,221 07	20,158 82	386,121 25
St. Paul.....	911,010 51	60,000 00	307,125 43	56,670 33	25,420 27	72,774 67	1,433,001 21
Union.....	222,424 04	35 51	51,710 09	24,993 98	9,399 76	26,482 81	335,046 79
United Firemen's.....	191,616 29	18,000 00	65,504 00	19,079 92	8,411 32	23,308 31	325,919 84
United States.....	161,279 34	25,012 75	71,726 94	20,793 51	9,155 24	34,423 75	322,301 53
Westchester.....	615,556 89	30,000 00	248,353 10	41,069 43	26,573 13	139,419 25	1,101,871 80
Williamsburgh City.....	326,666 56	50,100 00	132,211 60	60,617 64	6,185,69	35,929 49	611,650 98
Totals...	\$38,380,779 01	\$3,387,184 77	\$11,734,648 12	\$4,346,276 66	\$1,351,129 98	\$4,691,616 00	\$63,891,634 54

*Includes dividends to policyholders.

TABLE V—CONCLUDED.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditure.	Total Expenditure.
<i>Mutual Companies of other States.</i>							
Fitchburg.....	\$79,756 30	\$48,103 80	\$24,100 18	\$7,900 00	\$1,434 89	\$7,205 21	\$168,500 38
Holyoke.....	52,574 52	78,655 22	21,481 11	15,000 06	1,483 12	4,517 71	173,711 74
Merchants and Farmers.....	44,505 93	41,048 30	15,819 20	7,000 80	1,876 73	2,920 52	113,171 48
Quincy.....	50,352 29	65,380 98	22,687 57	11,885 62	2,695 18	7,161 26	160,162 90
Totals.....	\$227,189 04	\$233,188 30	\$84,088 06	\$41,786 48	\$7,489 92	\$21,804 70	\$615,546 50
<i>Companies of other Countries.</i>							
Atlas.....	\$141,830 45	.....	\$82,426 24	\$12,354 77	\$3,108 15	\$19,187 79	\$258,907 40
British America.....	417,582 65	.....	121,539 27	11,822 44	15,549 77	35,569 41	602,063 54
Caledonian.....	710,619 03	.....	553,947 77	106,697 48	32,793 00	79,408 38	1,483,465 66
Commercial Union.....	2,060,600 04	.....	586,174 72	137,408 06	84,134 33	121,120 71	2,989,437 86
Guardian.....	709,980 54	.....	115,345 85	115,345 76	38,657 29	80,544 43	1,158,108 87
Hamburg-Bremen.....	782,217 60	.....	194,826 76	96,928 41	27,595 98	70,536 38	1,172,105 13
Imperial.....	783,496 17	.....	245,242 90	112,412 64	47,667 58	39,470 12	1,228,289 41
Lancashire.....	2,495,226 18	.....	592,345 77	200,973 32	44,543 36	167,675 45	3,500,764 08
Lion.....	356,585 24	.....	98,715 95	29,533 16	18,211 57	37,942 81	540,988 73
Liverpool & London & Globe.....	3,501,484 86	.....	978,977 58	265,954 06	95,752 91	246,987 49	5,089,156 90
London.....	746,367 87	.....	222,988 35	93,751 35	25,681 14	67,961 84	1,156,759 55
London & Lancashire.....	1,365,501 23	.....	396,426 60	142,432 75	38,855 93	127,033 28	2,070,249 79
North British & Mercantile.....	1,648,090 97	.....	360,005 01	238,395 84	57,622 30	117,727 45	2,421,841 57
Northern.....	883,819 21	.....	196,286 16	80,947 89	34,063 08	113,721 43	1,308,837 77
Norwich Union.....	1,012,613 65	.....	262,806 71	117,087 43	18,275 60	110,877 52	1,521,660 91
Palatine.....	282,474 64	.....	105,964 13	50,536 83	1,545 27	43,517 23	484,038 10
Phoenix.....	1,392,430 55	.....	374,329 08	90,405 67	62,591 91	116,951 91	2,036,708 71
Royal.....	2,984,761 01	.....	858,764 20	309,842 41	91,334 02	250,752 84	4,495,454 48
Scottish Union.....	491,372 00	.....	144,847 58	39,672 91	28,078 77	46,090 61	750,061 87
Sun.....	1,376,272 32	.....	379,730 91	90,119 93	43,675 56	223,657 52	2,113,456 34
Transatlantic.....	181,960 89	.....	97,199 99	26,221 26	6,229 73	23,054 91	334,666 78
Union.....	106,032 15	.....	76,228 20	2,562 50	5,873 91	1,967 93	192,684 69
Western.....	1,004,571 42	.....	335,912 56	31,000 00	30,965 95	137,196 71	1,539,646 64
Totals.....	\$25,435,910 67	.....	\$7,479,267 29	\$2,402,406 87	\$852,806 70	\$2,278,954 25	\$38,449,345 78
Grand Totals.....	\$73,797,239 67	\$5,160,373 07	\$22,212,126 96	\$7,842,474 68	\$2,533,308 14	\$8,201,528 66	\$119,747,051 18

TABLE VI.
INCOME, EXPENDITURES, PREMIUMS RECEIVED, COMMISSIONS PAID DURING THE YEAR 1892.

NAME OF COMPANY.	Cash Premiums Received, Entire.	Total Cash Income.	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums.	Commissions and Brokerage.	Per Cent. of Com. to Premiums Received.
Stock Cos. of Connecticut.								
Aetna.....	\$3,715,006 69	\$4,185,822 01	\$3,965,186 11	94.73	\$2,117,272 04	56 99	\$611,000 83	16.45
Connecticut.....	1,518,236 39	1,636,459 49	1,505,048 37	91.97	880,466 09	57 99	283,817 61	18.69
Hartford.....	3,557,421 26	3,852,270 43	3,537,935 12	93.94	2,101,666 03	59 83	574,228 69	16.12
National.....	2,012,515 26	2,151,067 30	1,911,525 33	88 86	1,074,975 33	53.36	348,349 69	17.30
Norwalk.....	10,557 87	13,971 22	12,502 03	89.49	7,027 37	66 46	2,218 54	20.92
Orient.....	1,462,147 72	1,552,262 13	1,476,994 73	95.59	935,407 13	63.97	288,892 91	19.76
Phoenix.....	3,366,127 41	3,607,020 70	3,581,214 75	99.28	2,118,956 50	62 95	640,119 27	19.06
Security.....	572,211 75	597,532 74	571,645 05	95 65	378,400 07	66 08	137,659 46	24.12
Totals.....	\$16,214,224 35	\$17,596,406 02	\$16,562,051 49	94.13	\$9,614,170 56	59.29	\$2,886,287 00	17 80
Mutual Cos. of Connecticut.								
Danbury.....	\$998 66	\$2,734 74	\$934 24	34.19	\$453 97	45.43	\$101 68	10.18
Farmers.....	34 90	40 24	40 24	115.30	.....	.....	.....	.....
Farmington Valley..	178 21	528 02	126 52	23.96	.....	.....	.....	.....
Greenwich.....	348 80	638 77	1,150 11	164.61	905 00	228.44	.....	.....
Hartford County....	44,246 50	69,108 84	51,843 66	75.02	31,687 04	71.62	6,484 53	14.66
Litchfield County...	5,874 15	10,721 32	9,198 17	85.79	6,414 87	109 21	425 12	7.24
Madison.....	488 54	769 80	169 92	22 08	.....	.....	.....	.....
Middlesex.....	74,675 03	114,971 72	84,395 72	74.27	46,868 53	62.77	10,348 95	13 86
Mutual, Hartford....	74 50	1,589 14	1,745 21	109 83	1,571 00	2108.72	34 50	46.31
Mutual, Norwich....	473 91	981 91	311 96	31.76	6 66	1.40	.....	.....
New Lond'n County.	17,543 27	22,052 73	16,769 54	76.04	10,101 31	57.00	3,325 83	18.90
Patrons.....	2,980 98	4,928 84	5,385 63	109.29	4,591 98	134.04	.....	.....
Rockville.....	683 09	1,060 46	735 24	69.34	538 00	78.77	.....	.....
State.....	7,274 11	8,761 54	9,896 31	112.95	4,697 31	64.61	951 48	13.09
Tolland County.....	25,911 64	27,961 30	25,783 55	92.21	15,709 68	60 63	4,130 11	15 94
Washington.....	629 72	633 72	881 93	132 88	766 60	121.68	.....	.....
Windham County...	12,925 82	15,425 05	19,104 92	123.86	14,878 44	115 10	1,931 84	14 95
Totals.....	\$195,341 83	\$282,902 80	\$228,472 87	80 79	\$139,190 39	71.25	\$27,836 49	14.30

TABLE VI — CONTINUED.

NAME OF COMPANY.	Cash Premiums Received, Entire.	Total Cash Income.	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums.	Commissions and Brokerage.	Per Cent. of Com. to Premiums Received.
Stock Cos. of other States.								
Agricultural.....	\$1,012,909 84	\$1,123,185 56	\$1,043,553 58	92 91	\$571,718 35	57.00	\$208,332 40	20.57
Albany.....	107,567 59	130,972 56	116,788 47	89.17	57,319 04	53.29	20,580 42	19.13
American, Mass.....	347,257 31	371,778 65	357,977 47	96.45	207,204 14	59.66	78,210 98	22.52
American, N. J.....	538,853 64	641,270 96	532,350 84	83 01	261,912 51	48.50	101,294 14	18.81
American, N. Y.....	1,522,042 68	1,584,319 39	1,616,964 17	102 63	1,070,362 87	70.33	285,962 90	18.78
American, Penn.....	2,468,085 36	2,668,874 16	2,611,452 39	97.85	1,685,029 27	68.28	513,002 42	20.78
American Central ..	766,800 31	838,515 44	770,486 11	91.89	429,749 74	56.00	122,915 26	16.03
Boylston.....	322,241 65	359,097 73	320,687 85	89.30	186,422 09	57.85	58,700 14	18.22
Broadway.....	204,365 00	219,840 01	220,416 08	100.26	127,525 54	62.40	38,679 64	18.91
Buffalo-German ..	415,599 01	487,960 41	400,804 96	82.17	208,974 45	50.29	88,633 82	21.09
Citizens.....	698,933 81	733,008 10	797,889 36	108.85	476,985 05	68.23	129,718 83	18.56
Commerce.....	155,350 65	174,130 60	154,304 47	88.60	79,386.71	51.10	32,432 23	20.87
Continental.....	2,712,105 37	2,935,703 01	2,794,362 89	95.12	1,531,242 13	56.42	603,718 65	22.26
Delaware.....	869,737 10	933,375 23	898,676 90	96 29	508,621 44	58.48	140,124 21	16.12
Eagle.....	183,951 95	222,218 52	228,645 57	102.89	106,864 09	58 09	42,628 64	23.17
Equitable.....	290,807 48	316,965 86	323,384 82	102.02	203,605 48	70.01	57,196 64	19.67
Farragut.....	109,897 12	122,672 67	181,366 91	147.80	106,423 82	96.83	8,435 86	7.76
Fire Association...	2,050,060 94	2,293,648 22	2,214,251 50	97.41	1,320,290 58	64.40	405,548 85	19.78
Fireman's Fund....	1,738,124 03	1,866,183 62	1,703,340 19	91.27	1,004,780 59	57.81	252,751 85	14.50
Firemen's.....	375,933 09	478,311 18	445,146 08	93.06	243,553 84	64.78	71,448 26	19 01
First National.....	136,633 56	153,105 99	127,358 88	83.18	82,548 91	60.42	30,317 27	22.19
Franklin.....	521,268 48	673,026 05	600,477 96	89.21	269,359 54	51.67	92,573 97	17.74
German-American..	2,884,034 82	3,124,743 67	2,922,923 34	93 54	1,664,359 31	57 71	469,022 33	16.26
Germania.....	1,006,650 42	1,114,806 08	1,094,223 95	98.15	608,953 20	60.49	164,797 57	16 37
Girard.....	459,454 08	528,714 32	468,324 90	88.58	219,524 65	47.76	90,194 61	19.62
Glens Falls.....	641,336 82	755,338 38	585,804 03	77.55	313,460 87	48.88	121,359 99	18.92
Granite State.....	509,721 13	533,171 58	550,946 25	103 52	377,806 46	74.12	116,673 40	22.96
Greenwich.....	1,223,560 91	1,296,659 48	1,412,888 35	108.96	934,911 36	76.41	293,269 94	23.96
Hanover.....	1,247,346 48	1,340,681 34	1,344,058 23	100 25	734,801 50	58.91	227,576 12	18.24

Home.....	4,894,500 97	5,332,887 74	5,455,567 31	102.32	3,258,273 10	75.46	992,951 32	20.29
Ins. Co. of N. Amer.	5,544,515 66	5,939,930 69	5,687,219 21	95.68	3,682,463 98	66.42	955,534 26	17.24
Ins. Co. State of Pa.	377,249 66	355,736 17	365,259 93	102.68	232,417 26	71.02	66,818 99	20.42
Mech's & Traders...	423,831 72	453,167 68	493,478 54	108.90	326,591 20	77.06	61,507 14	14.51
Mercantile.....	218,194 50	245,675 00	233,868 78	95.27	109,067 37	49.99	48,569 08	22.21
Merchants, N. J.....	960,849 54	1,036,158 37	1,084,918 54	104.72	700,786 38	72.89	181,752 44	18.91
Merchants, R. I.....	297,344 28	318,711 89	334,249 37	104.88	220,770 53	74.24	57,101 76	19.20
Michigan.....	545,180 84	593,761 71	639,640 23	107.74	410,613 20	75.32	107,089 36	19.63
Milwaukee Mech's...	783,382 84	872,346 86	799,200 19	91.60	438,327 51	55.92	188,534 80	24.05
Newark.....	197,342 46	233,328 51	272,603 50	116.84	155,626 50	78.86	38,748 02	19.63
New Hampshire....	886,182 16	982,482 29	877,234 06	90.31	523,501 69	58.97	186,193 88	21.01
New York Bowery...	352,193 10	370,239 56	474,164 68	128.07	187,413 18	70.25	138,418 71	39.30
Niagara.....	964,779 70	1,047,436 12	1,642,720 94	156.83	1,187,192 98	113.34	65,181 88	6.76
North American....	140,939 22	155,479 68	159,497 55	89.72	75,280 91	53.41	27,161 58	19.27
Northwestern Nat'l	650,692 32	724,689 25	643,623 19	88.95	316,404 97	48.61	131,029 94	20.15
Pacific.....	318,838 07	342,812 97	292,475 26	85.31	158,135 26	49.59	66,944 68	20.99
Pennsylvania.....	1,479,721 72	1,641,568 31	1,524,116 46	92.84	936,547 38	63.29	373,171 75	25.22
People's.....	602,600 36	643,775 97	631,174 79	98.04	390,306 34	64.77	140,884 55	23.21
Phenix.....	4,242,702 61	4,635,533 42	4,250,932 79	91.70	2,499,840 48	58.92	894,720 90	21.09
Providence Wash'n.	1,326,136 50	1,377,769 55	1,434,647 06	104.09	950,458 26	71.67	259,649 76	19.58
Queen.....	2,190,452 97	2,302,380 39	2,022,533 08	87.85	1,337,277 55	65.36	341,409 57	16.68
Reading.....	387,609 52	425,921 02	405,771 30	95.29	266,454 52	68.79	79,555 98	20.53
Reliance.....	230,469 81	265,772 48	258,891 73	97.41	162,307 62	70.42	45,166 26	19.60
Rochester-German..	570,673 04	616,781 21	572,223 63	92.78	326,396 08	57.19	142,415 35	24.97
Springfield.....	1,875,290 37	2,027,960 14	1,999,852 52	98.61	1,220,735 51	65.09	326,096 44	17.34
Spring Garden.....	357,137 53	419,225 25	386,121 25	92.13	225,406 29	63.06	75,306 63	21.08
St. Paul.....	1,521,193 86	1,635,785 12	1,433,001 21	87.67	911,010 51	59.89	307,125 43	20.19
Union.....	314,903 89	335,934 71	335,046 79	99.73	191,616 29	70.63	51,710 69	16.42
United Firemen's...	285,907 44	338,964 22	325,919 84	96.15	161,279 34	67.02	65,504 00	22.91
United States.....	312,485 44	338,716 13	322,301 53	95.15	161,279 34	51.61	71,726 94	22.99
Westchester.....	1,106,633 18	1,165,492 10	1,101,871 80	95.31	615,556 89	55.63	248,353 10	22.45
Williamsburgh City.	556,319 87	616,703 49	611,650 98	99.02	326,606 56	58.74	132,211 60	23.77
Totals.....	\$60,387,215 78	\$65,815,406 77	\$63,891,634 54	97.07	\$38,380,779 01	63.39	\$11,734,648 12	19.43

TABLE VI.—CONCLUDED.

NAME OF COMPANY.	Cash Premiums Received, Entire.	Total Cash Income.	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums.	Commissions and Brokerage.	Per Cent. of Com. to Prem. Rec'd
<i>Mutual Cos. of other States.</i>								
Fitchburg	\$159,760 85	\$171,744 53	\$168,500 38	98.11	\$79,756 30	49.92	\$24,100 18	15.09
Holyoke	141,094 07	185,117 65	173,711 74	93.84	52,574 52	37.26	21,481 11	15.23
Merch'ts & Farmers.	103,025 07	115,884 36	113,171 48	97.69	44,505 93	43.30	15,819 20	15.35
Quincy	142,703 92	171,044 15	160,162 90	93.64	50,352 29	35.28	22,687 57	15.93
Totals	\$546,583 91	\$643,790 69	\$615,546 50	95.61	\$227,189 04	41.56	\$84,088 06	15.39
<i>Companies of other Countries.</i>								
Atlas	\$302,342 27	\$306,194 22	\$258,907 40	84.52	\$141,830 45	46.91	\$82,426 24	27.26
British America	598,834 84	621,993 38	602,063 54	96.80	417,582 65	69.75	121,539 27	20.30
Caledonian	1,881,476 24	1,920,262 47	1,483,465 66	77.25	710,619 03	37.72	553,947 77	29.44
Commercial Union	2,990,967 49	3,107,812 93	2,989,437 86	96.12	2,060,600 04	68.89	586,174 72	19.60
Guardian	1,107,181 60	1,152,643 12	1,158,108 87	100.47	709,980 54	64.13	213,580 85	19.29
Hamburg-Bremen	1,216,926 75	1,265,144 48	1,172,105 13	92.65	782,217 60	64.28	194,826 76	16.01
Imperial	1,241,009 34	1,294,779 82	1,228,289 41	94.94	783,496 17	62.73	245,242 90	19.63
Lancashire	2,721,858 40	2,828,297 25	3,500,764 08	123.78	2,495,226 18	91.60	592,345 77	21.76
Lion	584,603 04	612,172 15	540,988 73	88.37	356,585 24	61.01	98,715 95	16.88
Liv. & Lon. & Globe.	5,393,149 59	5,649,779 19	5,089,156 90	90.09	3,501,484 86	64.92	978,977 58	18.15
London	1,109,889 75	1,169,423 58	1,156,750 55	98.89	746,367 87	67.25	222,988 35	20.09
London & Lan'shire.	2,140,268 61	2,223,502 76	2,070,249 79	93.10	1,365,501 23	63.81	396,426 60	18.52
N. Brit. & Mercantile.	2,369,177 58	2,501,494 09	2,421,841 57	96.81	1,648,090 97	69.60	360,005 01	15.19
Northern	1,219,972 85	1,262,933 21	1,308,837 77	103.63	883,819 21	72.03	196,286 16	16.09
Norwich Union	1,567,670 66	1,631,814 58	1,521,660 91	93.25	1,012,613 65	64.57	262,806 71	16.13
Palatine	787,086 32	800,592 53	484,038 10	60.42	282,474 64	35.85	105,964 13	13.60
Phoenix	1,967,052 49	2,033,672 49	2,036,708 71	100.15	1,392,430 55	70.79	374,329 08	19.04
Royal	4,731,855 45	4,972,695 22	4,495,454 48	90.43	2,984,761 01	60.10	858,764 20	18.15
Scottish Union	891,369 74	974,691 29	750,061 87	76.96	491,372 00	55.02	144,847 58	16.26
Sun	2,157,562 12	2,244,352 79	2,113,456 34	94.61	1,376,272 32	63.83	379,730 91	17.55
Transatlantic	393,807 12	409,456 84	334,666 78	81.73	181,960 89	46.49	97,199 99	24.09
Union	281,179 69	304,361 44	192,684 69	63.34	106,052 15	37.71	76,228 20	27.12
Western	1,688,227 16	1,724,523 91	1,539,646 64	89.28	1,004,571 42	59.50	335,912 56	19.88
Totals	\$39,343,469 13	\$41,012,593 74	\$38,449,345 78	93.75	\$25,435,910 67	64.65	\$7,479,267 29	19.01
Grand Totals	\$116,686,835 00	\$125,351,100 02	\$119,747,051 18	95.53	\$73,797,239 67	63.25	\$22,212,126 96	19.04

TABLE VII.
FIRE RISKS, PREMIUMS, LOSSES INCURRED, AND PER CENT. THEREOF (PERPETUALS INCLUDED).

NAME OF COMPANY.	Risks in force at end of year.	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per C. of Losses Incurred to Risks Written.
Stock Companies of Connecticut.						
Aetna.....	\$426,126,819	\$329,750,310	\$4,070,221 58	1.24	\$2,022,251 41	.61
Connecticut.....	162,049,910	145,859,912	1,825,400 11	1.25	1,912,504 31	.63
Hartford.....	456,321,163	335,153,084	4,213,566 36	1.26	2,153,045 84	.64
National.....	222,267,452	231,325,231	2,547,311 90	1.10	1,088,035 78	.47
Norwalk.....	1,812,881	1,810,715	15,896 86	.88	6,718 80	.37
Orient.....	138,935,572	139,584,852	1,864,015 88	1.34	958,782 10	.64
Phoenix.....	346,399,217	357,149,748	3,804,172 82	1.07	2,110,136 46	.59
Security.....	61,004,170	52,305,795	678,208 32	1.30	295,926 33	.57
Totals.....	\$1,814,917,184	\$1,592,939,647	\$19,018,793 83	1.19	\$9,547,401 03	.60
Mutual Companies of Connecticut.						
Danbury.....	\$653,045	\$264,230	\$998 66	.38	\$453 97	.17
Farmers.....	78,045	9,045	34 90	.39	.....	.....
Farmington Valley.....	93,440	26,170	178 21	.68	.....	.....
Greenwich.....	199,324	54,268	348 80	.64	905 00	.16
Hartford County.....	24,345,236	8,560,967	44,246 50	.52	29,262 04	.34
Litchfield County.....	3,982,143	1,299,060	5,874 15	.45	5,961 23	.46
Madison.....	315,840	57,880	488 54	.85	.....	.....
Middlesex.....	36,109,423	11,634,357	74,675 03	.65	44,848 86	.39
Mutual, Harwinton.....	260,965	30,175	74 50	.24	1,571 00	.52
Mutual, Norwich.....	186,640	186,640	473 91	.25	6 66	.....
New London County.....	6,901,748	2,931,613	17,543 27	.60	10,701 31	.37
Patrons.....	1,720,529	669,013	2,980 98	.45	7,924 98	.12
Rockville.....	332,617	97,210	683 09	.70	538 00	.55
State.....	2,912,791	1,358,894	7,274 11	.54	7,396 56	.54
Tolland County.....	8,579,298	2,915,326	25,911 64	.89	18,005 53	.62
Washington.....	545,286	229,510	629 72	.27	766 60	.34
Windham County.....	6,480,764	1,732,515	12,925 82	.75	17,578 44	1.02
Totals.....	\$93,697,134	\$32,056,873	\$195,341 83	.61	\$145,920 18	.45

TABLE VII —CONTINUED.

NAME OF COMPANY.	Risks in force at end of Year.	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per C. of Losses Incurred to Risk Written.
Stock Companies of other States.						
Agricultural.....	\$276,326,516	\$127,973,341	\$1,193,574 59	.93	\$596,316 00	.47
Albany.....	15,232,014	12,525,441	121,735 98	.97	58,779 08	.47
American, Mass.....	36,935,059	35,386,590	392,645 89	1.11	182,769 36	.52
American, N. J.....	109,050,959	78,147,754	671,310 83	.86	288,356 56	.37
American, N. Y.....	136,170,600	174,051,609	1,919,559 51	1.10	1,080,285 54	.62
American, Penn.....	299,878,261	321,099,542	3,010,390 54	.94	1,752,951 57	.55
American Central.....	93,716,978	82,739,012	967,239 09	1.17	461,899 70	.56
Boylston.....	41,297,367	32,761,383	354,031 98	1.08	162,422 67	.50
Broadway.....	34,227,130	34,102,977	259,868 75	.73	144,318 34	.42
Buffalo-German.....	61,566,907	48,061,573	529,672 67	1.10	216,005 72	.45
Citizens.....	112,739,944	90,371,260	835,879 52	.92	486,611 20	.54
Commerce.....	18,768,790	17,709,741	182,426 39	1.03	88,406 00	.50
Continental.....	562,835,933	381,271,923	3,230,836 73	.85	1,558,228 72	.41
Delaware.....	59,659,268	57,283,267	891,379 73	1.56	312,507 84	.54
Eagle.....	47,349,553	34,480,120	229,636 31	.67	104,941 00	.30
Equitable.....	32,450,953	29,240,096	339,558 90	1.16	201,785 63	.69
Farragut.....	14,912,434	18,977,127	196,549 60	1.04	105,376 76	.56
Fire Association.....	329,501,636	198,573,047	2,520,581 57	1.27	1,354,185 00	.68
Fireman's Fund.....	157,356,833	173,605,265	2,158,837 51	1.24	877,522 17	.51
Firemen's.....	68,751,554	59,804,475	449,847 44	.87	268,729 95	.54
First National.....	13,657,474	12,626,784	162,042 49	1.28	83,692 00	.66
Franklin.....	142,229,455	55,498,964	623,032 27	1.12	258,320 80	.47
German-American.....	513,862,384	397,321,446	3,823,233 71	.96	1,721,322 96	.43
Germania.....	249,721,915	182,387,041	1,538,082 08	.84	585,950 26	.32
Girard.....	88,621,835	51,850,226	559,647 17	1.08	204,912 28	.49
Glens Falls.....	127,850,854	79,090,902	808,449 42	1.02	365,516 14	.46
Granite State.....	35,599,767	61,427,544	747,955 19	1.22	380,998 58	.62
Greenwich.....	273,234,539	181,184,241	1,296,434 35	.72	811,315 60	.44
Hanover.....	188,593,872	147,909,677	1,517,363 03	1.03	763,263 91	.52

Home.....	789,287,101	674,069,128	6,094,595 12	.90	3,085,758 23	.46
Insurance Co. of North America.....	619,450,693	542,523,957	4,448,267 76	.82	2,282,760 45	.42
Insurance Co. of State of Pennsylvania..	49,888,850	42,114,316	445,358 27	1.06	233,769 69	.56
Mechanics and Traders	32,491,513	44,166,725	627,603 74	1.42	322,328 34	.73
Mercantile.....	24,863,250	25,134,274	268,632 25	1.07	104,732 00	.42
Merchants, N. J.....	119,227,550	96,259,782	1,133,890 12	1.17	739,343 92	.77
Merchants, R. I.....	31,713,207	30,178,088	346,826 65	1.15	214,015 62	.71
Michigan.....	42,994,679	47,876,532	615,119 65	1.28	351,940 80	.73
Milwaukee Mechanics.....	91,285,938	65,641,589	783,802 84	1.19	448,352 40	.68
Newark.....	30,896,220	25,640,768	239,473 00	.93	132,436 53	.52
New Hampshire.....	104,103,919	92,097,829	1,092,419 02	1.19	546,888 42	.59
New York Bowery.....	15,605,384	36,196,486	634,938 81	1.75	214,519 73	.59
Niagara.....	196,259,155	216,583,068	2,154,420 70	.99	1,047,445 65	.48
North American.....	22,359,656	20,279,441	206,308 34	1.02	80,776 84	.40
Northwestern National.....	104,866,215	68,122,950	764,271 76	1.12	322,939 72	.47
Pacific.....	51,647,890	45,322,510	423,324 54	.93	167,669 75	.37
Pennsylvania.....	216,780,704	161,944,640	1,912,562 39	1.18	970,000 00	.60
People's.....	56,410,050	62,276,197	772,193 79	1.24	398,580 46	.64
Phenix.....	577,798,018	420,689,514	4,925,152 71	1.17	2,548,428 87	.61
Providence Washington.....	117,836,667	117,325,195	1,236,926 90	1.06	669,155 07	.57
Queen.....	276,211,273	228,982,468	2,631,559 91	1.16	1,418,165 84	.62
Reading.....	44,821,242	39,447,547	493,152 82	1.25	285,632 90	.72
Reliance.....	31,168,448	28,982,713	284,404 22	.98	189,068 00	.65
Rochester German.....	76,586,221	67,458,551	800,138 29	1.19	345,011 89	.51
Springfield.....	202,596,623	167,952,500	2,149,792 76	1.28	1,270,398 73	.76
Spring Garden.....	59,477,210	44,666,308	491,984 57	1.01	227,275 05	.51
St. Paul.....	142,318,044	93,400,212	1,541,544 36	1.65	192,009 60	.21
Union.....	34,100,030	38,959,839	401,550 90	1.03	223,360 70	.57
United Firemen's.....	64,816,171	35,496,817	395,375 09	1.11	201,427 55	.57
United States.....	46,667,875	43,983,640	392,730 65	.89	164,794 00	.37
Westchester.....	171,960,918	120,346,866	1,276,873 83	1.06	606,842 47	.50
Williamsburgh City.....	118,936,635	77,328,860	637,259 04	.82	355,746 43	.46
Totals.....	\$8,707,498,223	\$6,989,893,678	\$72,146,198 04	1.03	\$35,839,806 99	.51

TABLE VII—CONCLUDED.

NAME OF COMPANY.	Risks in force at End of Year.	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per C. of Losses Incurred to Risks Written.
Mutual Companies of other States.						
Fitchburg.....	\$23,816,822	\$10,619,865	\$158,441 79	1.49	\$80,506 30	.76
Holyoke.....	35,481,562	10,486,496	150,928 54	1.44	52,500 56	.50
Merchants and Farmers.....	23,130,251	7,472,496	105,530 24	1.41	45,060 42	.60
Quincy.....	32,583,088	9,875,787	145,052 04	1.47	49,059 29	.50
Totals.....	\$115,011,723	\$38,454,644	\$559,952 61	1.46	\$227,126 57	.59
Companies of other Countries.						
Atlas.....	\$26,730,178	\$33,147,116	\$440,257 77	1.33	\$162,929 26	.49
British America.....	61,957,118	53,266,721	654,064 04	1.23	341,714 13	.64
Caledonian.....	248,366,468	282,187,583	2,395,216 24	.85	863,047 87	.28
Commercial Union.....	406,975,898	333,686,763	3,547,123 90	1.06	1,955,853 30	.59
Guardian.....	220,948,043	146,675,781	1,386,199 04	.94	751,988 47	.51
Hamburg-Bremen.....	134,157,218	120,937,436	1,507,878 24	1.25	814,802 60	.67
Imperial.....	203,546,167	171,176,588	1,632,303 30	.95	823,003 41	.48
Lancashire.....	291,700,232	321,356,467	3,909,707 49	1.22	2,587,137 08	.81
Lion.....	64,093,505	89,081,174	1,012,460 34	1.14	386,027 60	.43
Liverpool & London & Globe.....	826,809,934	764,371,699	6,991,243 39	.91	3,325,215 66	.44
London.....	191,733,190	153,415,605	1,407,951 18	.92	792,383 56	.52
London & Lancashire.....	350,698,494	277,568,505	2,859,061 91	1.03	1,374,584 22	.49
North British & Mercantile.....	333,102,466	287,794,703	2,958,020 93	1.03	1,722,488 94	.60
Northern.....	161,172,363	142,933,785	1,585,274 23	1.11	863,573 81	.60
Norwich Union.....	205,173,777	186,014,300	1,935,378 54	1.04	997,281 23	.54
Palatine.....	109,662,126	116,377,502	1,159,384 98	1.00	306,701 00	.26
Phoenix.....	322,100,291	366,120,225	3,210,866 99	.88	1,251,268 55	.34
Royal.....	772,210,414	739,887,535	6,298,624 60	.85	3,043,338 06	.41
Scottish Union.....	115,867,462	180,831,937	1,773,728 03	.98	533,966 70	.30
Sun.....	281,187,009	237,664,619	2,729,478 62	1.15	1,498,107 00	.63
Transatlantic.....	43,839,545	39,977,813	452,287 03	1.13	195,676 77	.49
Union.....	25,581,000	35,070,997	385,426 95	1.10	115,618 85	.33
Western.....	109,426,183	122,662,169	1,658,810 72	1.35	778,756 59	.63
Totals.....	\$5,507,619,081	\$5,202,207,023	\$51,890,748 46	1.00	\$25,485,404 66	.49
Grand Totals.....	\$16,238,743,345	\$13,855,551,865	\$143,811,034 77	1.04	\$71,245,659 43	.51

TABLE VIII.
FIRE BUSINESS TRANSACTED IN CONNECTICUT DURING THE YEAR ENDING DECEMBER 31, 1892.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Av. Premium Per Centum.	Losses Incurred.	Per Cent of Losses Incurred to Prems.	Losses Paid.
Stock Companies of Connecticut.						
Ætna.....	\$13,021,251	\$98,303 57	.75	\$59,715 11	60.74	\$55,565 83
Connecticut.....	5,146,400	49,093 86	.96	29,093 68	58.89	28,631 45
Hartford.....	14,063,510	132,852 14	.94	68,468 86	51.54	57,214 34
National.....	6,267,585	50,668 69	.81	25,030 91	49.36	25,725 41
Norwalk.....	1,810,715	15,896 86	.87	6,718 80	42.26	10,139 35
Orient.....	9,495,331	61,788 62	.65	36,253 27	58.64	31,682 83
Phoenix.....	8,545,702	80,286 48	.94	47,387 19	59.02	44,704 91
Security.....	3,758,472	33,154 86	.88	10,141 59	30.59	10,927 17
Totals.....	\$62,108,966	\$522,357 08	.84	\$282,809 41	54.14	\$264,591 29
Mutual Companies of Connecticut.						
Danbury.....	\$264,230	\$998 66	.38	\$453 97	45.35	\$453 97
Farmers.....	9,045	34 90	.39	.....	.....	.....
Farmington Valley.....	26,170	178 21	.68	.....	.....	.....
Greenwich.....	54,268	348 80	.63	905 00	262.92	905 00
Hartford County.....	8,500,967	44,246 50	.52	29,262 04	66.13	31,687 04
Litchfield County.....	1,299,060	5,874 15	.45	5,961 23	101.48	6,414 87
Madison.....	57,880	488 54	.48	.....	.....	.....
Middlesex.....	11,634,357	74,675 03	.64	44,848 86	58.43	46,863 53
Mutual, Harwinton.....	39,175	74 50	.25	1,571 00	2,108.72	1,571 00
Mutual, Norwich.....	186,640	473 91	.25	6 66	1.40	6 66
New London County.....	2,931,613	17,543 27	.60	10,701 31	60.99	10,101 31
Patrons.....	669,013	2,980 98	.45	7,924 98	265.82	4,591 98
Rockville.....	97,210	683 09	.70	538 00	78.77	538 00
State.....	1,358,894	7,274 11	.53	7,390 56	101.67	4,697 31
Tolland County.....	2,915,326	25,911 64	.89	18,005 53	69.86	15,799 68
Washington.....	229,510	629 72	.28	766 60	121.64	766 60
Windham County.....	1,732,515	12,925 82	.75	17,578 44	135.99	14,878 44
Totals.....	\$32,056,873	\$195,341 83	.61	\$145,920 18	74 69	\$139,190 39

TABLE VIII—CONTINUED.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Av. Premium Per Centum.	Losses Incurred.	Per Cent. of Losses Incurred to Premiums.	Losses Paid.
Stock Companies of other States.						
Agricultural.....	\$4,100,860	\$28,708 00	.70	\$22,002 00	76.64	\$19,213 08
Albany.....	417,120	3,701 80	.89	1,480 08	35.48	1,718 62
American, Mass.....	2,056,965	19,353 24	.94	13,622 11	70.38	9,777 23
American, N. J.....	1,749,182	15,232 11	.87	6,525 00	42.77	7,746 97
American, N. Y.....	3,453,974	33,960 06	.98	17,144 79	49.62	19,908 35
American, Penn.....	3,298,284	32,804 96	.97	19,496 24	59.40	16,821 41
American Central.....	588,581	6,489 95	1.16	1,859 36	27.11	749 36
Boylston.....	337,160	3,747 45	1.11	2,891 36	77.17	2,878 84
Broadway.....	698,425	7,512 01	1.08	3,351 31	44.61	3,714 56
Buffalo-German.....	1,256,869	10,837 32	.86	3,937 44	36.33	3,537 44
Citizens.....	2,058,966	18,624 98	.90	18,655 00	100.17	14,581 60
Commerce.....	541,766	5,210 67	.96	4,799 72	91.91	3,799 72
Continental.....	6,386,460	56,260 70	.88	19,760 20	35.10	21,175 68
Delaware.....	942,756	9,293 04	.98	3,910 15	41.50	3,814 23
Eagle.....	91,239	791 49	.87	Nothing.	00.00	Nothing.
Equitable.....	904,254	8,033 97	.89	2,548 38	31.72	2,548 38
Farragut.....	163,941	1,655 67	1.01	61 09	3.61	61 09
Fire Association.....	2,550,177	26,808 89	1.05	14,762 16	55.06	15,538 15
Fireman's Fund.....	1,876,596	20,192 94	1.08	15,607 83	77.25	17,054 59
Firemen's.....	1,874,194	15,902 48	.85	6,939 26	43.64	7,026 59
First National.....	559,354	5,871 08	1.05	3,335 86	56.82	2,835 86
Franklin.....	1,386,048	14,519 63	1.05	10,243 80	70.55	11,810 18
German-American.....	4,550,676	39,490 84	.87	34,523 17	87.42	35,237 23
Germania.....	2,703,596	23,805 19	.88	13,966 55	51.66	14,007 28
Girard.....	1,314,818	12,157 31	.92	1,900 85	15.64	1,892 35
Glens Falls.....	1,141,618	9,459 70	.83	1,298 92	13.75	1,336 92
Granite State.....	1,395,225	15,278 17	1.09	8,578 08	61.47	7,716 05
Greenwich.....	1,245,066	9,959 03	.80	9,038 16	90.75	8,033 23
Hanover.....	3,103,081	30,540 17	.98	16,539 74	54.15	13,779 93

Home	5,743,281	56,242 50	.90	31,239 25	55.70	30,951 46
Insurance Co. of North America	5,635,338	51,631 19	.92	28,775 76	55.74	28,832 58
Insurance Co. of State of Pennsylvania	1,553,668	18,615 74	1.20	6,582 66	35.36	8,407 90
Mechanics and Traders	1,414,559	12,479 60	.88	5,102 46	40.81	5,102 46
Mercantile	694,611	5,539 12	.80	1,204 72	21.77	2,218 44
Merchants, N. J.	1,830,154	14,963 91	.82	12,997 07	80.96	12,078 87
Merchants, R. I.	946,125	7,438 50	.75	5,551 05	75.95	6,034 05
Michigan	341,028	3,604 69	1.06	225 58	6.24	185 96
Milwaukee Mechanics	1,120,527	8,582 20	.76	2,738 25	31.90	2,738 25
Newark	447,506	4,091 62	.91	2,307 04	56.38	3,140 37
New Hampshire	2,508,527	24,997 56	1.00	13,935 71	55.77	14,266 08
New York Bowery	1,702,245	16,189 24	.95	5,886 80	36.36	6,892 99
Niagara	6,266,714	58,867 05	.94	22,087 98	37.50	21,571 99
North American	840,819	7,172 36	.85	3,783 56	52.75	3,270 51
Northwestern National	576,841	4,767 18	.83	1,155 58	24.24	1,155 58
Pacific	3,044,462	25,134 08	.83	5,948 79	22.48	5,823 37
Pennsylvania	2,252,152	23,325 56	1.04	15,603 61	69.28	13,455 63
People's	1,690,046	15,619 35	.92	11,187 26	71.62	12,428 91
Phoenix	4,107,084	28,902 90	.70	21,850 96	75.60	22,644 56
Providence Washington	2,287,965	19,466 73	.85	11,382 04	58.47	10,947 04
Queen	3,038,632	23,094 97	.76	53,425 98	231.32	20,116 47
Reading	765,676	8,279 77	1.08	5,849 88	76.40	6,190 20
Reliance	501,169	4,552 56	.91	1,694 59	24.04	822 87
Rochester-German	709,938	8,506 95	1.20	3,096 30	36.40	3,762 63
Springfield	3,458,455	37,728 04	1.09	18,869 69	54.56	18,858 10
Spring Garden	1,198,923	9,410 16	.79	4,762 18	50.78	3,472 18
St. Paul	723,507	5,549 15	.77	1,167 47	16.14	1,117 47
Union	657,023	6,759 62	1.03	7,115 68	108.30	6,070 41
United Firemen's	588,086	5,237 67	.89	2,593 42	49.51	2,593 42
United States	752,925	5,910 82	.79	3,715 36	62.85	1,879 38
Westchester	1,964,889	18,800 10	.96	8,951 61	47.62	7,289 75
Williamsburgh City	2,653,816	22,645 04	.86	6,451 94	28.45	6,301 94
Totals	\$114,763,942	\$1,050,308 78	92	\$60,4,218 84	57 53	\$558,935 74

TABLE VIII — CONCLUDED.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Av. Premiums Per Centum.	Losses Incurred.	Per Cent. of Losses Incurred to Premiums.	Losses Paid.
Mutual Companies of other States.						
Fitchburg	\$468,660	\$5,872 61	1.25	\$1,189 65	20.26	\$943 65
Holyoke	533,843	5,549 19	1.00	2,373 72	42.80	2,353 72
Merchants & Farmers.....	658,152	6,051 39	.92	2,040 02	33.88	1,040 02
Quincy	236,525	3,117 20	.93	1,085 12	55.59	1,085 12
Totals.....	\$1,897,180	\$20,590 39	1.09	\$6,688 51	35.25	\$5,422 51
Companies of other Countries.						
Atlas	\$107,175	\$939 94	.88	.....	.....	.....
British America.....	803,114	8,746 97	1.09	\$3,063 44	35.02	\$3,614 94
Caledonian	896,818	10,317 13	1.15	1,503 00	14.57	12 90
Commercial Union.....	3,457,314	32,097 33	.93	19,218 79	55.56	9,368 04
Guardian	2,051,857	20,628 20	1.00	8,029 34	38.92	7,977 71
Hamburg-Bremen	1,968,448	17,266 14	.88	11,643 58	67.44	9,653 58
Imperial	1,222,348	13,018 73	1.07	11,006 39	84.53	10,503 64
Lancashire.....	3,314,364	29,807 63	.90	11,693 36	38.89	11,236 57
Lion	1,173,184	9,779 80	.83	4,129 58	42.13	4,256 89
Liverpool & London & Globe.....	6,770,419	64,963 47	.96	38,766 32	59.67	43,120 32
London	1,669,951	16,595 41	.99	7,582 01	45.69	7,188 01
London & Lancashire.....	2,953,641	25,713 89	.86	19,558 61	76.06	18,940 33
North British & Mercantile.....	2,949,428	28,867 34	.98	20,458 10	70.87	19,120 55
Northern	1,667,267	17,214 11	1.03	7,967 70	46.29	9,118 69
Norwich Union	2,104,244	21,906 57	1.04	8,158 76	38.78	13,658 86
Palatine .....	.....	.....	.....	.....	.....	.....
Phoenix	1,864,191	21,404 50	1.15	15,045 00	70.29	16,657 28
Royal	6,803,324	68,641 51	1.01	25,561 63	37.24	25,526 93
Scottish Union	2,466,779	23,053 44	.96	10,924 53	47.04	10,946 13
Sun	2,185,178	22,224 49	1.02	13,454 05	60.54	11,501 48
Transatlantic	566,575	4,928 92	.87	1,881 76	38.20	1,881 76
Union	438,696	3,598 22	.82	.....	.....	.....
Western	2,028,116	19,045 29	.94	13,624 23	71.54	13,414 18
Totals.....	\$49,432,431	\$480,759 03	.97	\$253,270 18	52.67	\$247,698 79
Grand Totals.....	\$260,259,392	\$2,269,357 11	.87	\$1,292,907 12	56.97	\$1,215,838 72

TABLE IX.

FIRE RISKS WRITTEN, PREMIUMS RECEIVED, AND AVERAGE PREMIUM P. C. IN 1890, '91, '92 (Exclusive of Perpetuals).

NAME OF COMPANY.	1890.			1891.			1892.			AV. PREMIUM PER CENT.		
	Risks Written.	Premiums on do.		Risks Written.	Premiums on do.		Risks Written.	Premiums on do.		1890.	1891.	1892.
Stock Cos. of Connecticut.												
Ætna.....	\$277,318,374	\$3,377,528 01		\$300,783,099	\$3,654,228 00		\$328,872,360	\$4,054,174 33		1.22	1.21	1.23
Connecticut.....	114,138,672	1,364,745 63		127,155,488	1,539,641 61		135,859,912	1,825,400 11		1.20	1.21	1.25
Hartford.....	289,397,532	3,543,614 50		314,122,625	3,830,420 61		345,153,084	4,213,566 36		1.22	1.22	1.28
National.....	108,694,191	1,406,963 88		169,302,579	1,880,799 37		234,325,231	2,547,311 90		1.29	1.11	1.10
Norwalk.....	1,288,358	12,875 16		1,252,738	12,351 52		1,810,715	15,866 86		1.00	.98	.88
Orient.....	98,320,557	1,298,016 90		117,961,391	1,500,689 35		139,584,852	1,864,015 88		1.32	1.27	1.34
Phoenix.....	253,292,497	2,917,098 08		315,032,253	3,233,872 05		357,149,748	3,804,172 82		1.15	1.03	1.07
Security.....	55,338,267	696,150 07		60,149,740	678,912 59		52,305,795	678,208 32		1.26	1.13	1.30
Totals.....	\$1,197,788,448	\$14,616,992 23		\$1,405,759,913	\$16,330,915 10		\$1,592,061,697	\$19,002,746 58		1.22	1.16	1.20
Mutual Cos. of Connecticut.												
Danbury.....	\$48,650	\$538 03		\$221,360	\$767 70		\$264,230	\$988 66		1.11	.35	.38
Farmers.....	12,850	59 50		20,400	77 57		9,045	34 90		.46	.38	.39
Farmington Valley...	34,131	254 46		26,912	181 00		26,170	178 21		.82	.67	.68
Greenwich.....	81,311	562 96		54,725	382 37		54,268	348 80		.69	.69	.64
Hartford County.....	8,165,093	42,521 51		8,468,231	43,657 41		8,560,967	44,246 50		.51	.51	.52
Litchfield County...	1,249,230	4,605 01		1,447,953	4,776 80		1,299,060	5,874 15		.37	.33	.45
Madison.....	32,705	398 78		73,355	614 41		57,880	488 54		1.22	.84	.85
Middlesex.....	10,590,457	66,480 22		11,299,451	71,754 11		11,634,357	74,675 03		.63	.63	.64
Mutual, Harwinton...	42,152	60 00		109,250	.....		30,175	74 50		.....	.....	.25
Mutual, Norwich.....	185,340	474 15		185,640	478 07		186,640	473 91		.26	.26	.25
New London County..	2,058,953	12,191 05		2,124,607	13,109 53		2,931,613	17,543 27		.59	.62	.60
Patrons.....	718,421	2,701 52		552,926	3,059 04		669,013	2,980 98		.38	.55	.45
Rockville.....	98,360	630 65		100,147	615 67		97,210	683 09		.64	.61	.70
State.....	1,403,967	7,651 10		1,340,317	7,362 96		1,358,894	7,274 11		.54	.55	.54
Tolland County.....	2,901,502	24,381 49		2,844,394	24,698 56		2,915,326	25,911 64		.84	.87	.89
Washington.....	152,456	323 94		163,320	430 76		229,510	629 72		.21	.26	.27
Windham County....	1,684,937	12,700 88		1,783,144	13,364 32		1,732,515	12,995 82		.75	.75	.75
Totals.....	\$29,455,715	\$176,535 25		\$30,816,132	\$185,330 28		\$32,056,873	\$195,341 83		.60	.60	.61

TABLE IX — CONTINUED.

NAME OF COMPANY.	1890.		1891.		1892.		AV. PREMIUM PER CENT.	
	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	1890.	1891.
Stock Cos. of other States.								
Agricultural.....	\$103,765,582	\$980,093 71	\$100,578,918	\$936,567 60	\$127,973,341	\$1,193,574 59	.94	.93
Albany.....	9,723,060	88,783 25	10,226,263	93,125 80	12,325,441	121,735 98	.91	.97
American, Mass.....	25,015,553	281,488 27	31,423,700	336,533 38	35,386,590	392,645 89	1.13	1.11
American, N. J.....	71,050,000	549,500 35	67,208,435	586,814 64	78,147,754	671,310 83	.77	.86
American, N. Y.....	101,690,220	940,881 66	133,093,492	1,025,842 39	174,051,609	1,919,559 51	.92	1.10
American, Penn.....	245,836,199	2,286,253 36	267,732,085	2,507,838 24	318,533,005	2,947,465 19	.93	.93
American Central.....	54,876,589	690,342 70	64,537,210	709,206 71	82,739,012	967,239 09	1.26	1.17
Boylston.....	30,192,495	321,050 12	30,682,193	333,035 82	32,761,383	354,031 98	1.06	1.08
Broadway.....	.....	.....	30,945,269	189,751 72	34,102,977	250,808 75	.....	.61
Buffalo-German.....	50,149,803	536,877 15	45,331,508	493,230 16	48,061,573	529,672 67	1.61	1.08
Citizens.....	92,081,889	765,141 39	87,079,520	753,802 73	90,371,260	835,879 52	.83	.87
Commerce.....	12,084,743	118,599 31	13,499,346	131,682 63	17,709,741	182,426 39	.98	.90
Continental.....	335,693,904	2,591,062 03	334,452,338	2,796,876 39	381,271,923	3,230,836 73	.77	.84
Delaware.....	24,915,846	248,732 20	41,248,358	445,070 26	57,283,267	891,379 73	.99	1.08
Eagle.....	.....	.....	.....	.....	34,486,120	229,636 31	.....	.....
Equitable.....	28,713,227	316,021 52	32,297,266	353,382 09	29,240,096	339,558 90	.83	.91
Farragut.....	22,994,825	190,132 53	21,170,850	193,039 59	18,977,127	196,549 60	1.21	1.22
Fire Association.....	163,912,254	1,979,410 52	178,617,086	2,181,857 11	198,573,047	2,520,581 57	1.37	1.34
Fireman's Fund.....	119,453,876	1,640,073 52	130,578,778	1,751,791 61	173,605,265	2,158,837 51	.68	.79
Firemen's.....	44,110,182	299,706 10	42,782,422	338,153 33	50,804,475	440,847 44	1.38	.87
First National.....	7,591,824	104,582 45	10,353,347	132,757 52	12,626,784	162,042 49	1.13	1.09
Franklin.....	51,244,224	579,423 78	52,437,400	571,476 20	55,498,964	623,032 27	.97	.91
German-American.....	399,002,242	2,988,389 24	367,084,047	3,332,745 09	397,321,446	3,823,233 71	.85	.96
Germania.....	179,392,171	1,532,853 30	187,448,361	1,592,878 49	182,387,041	1,538,082 08	1.06	1.02
Girard.....	49,148,596	520,994 50	50,552,085	517,260 18	51,850,226	559,647 17	.99	1.00
Glens Falls.....	70,303,528	693,513 06	69,967,826	696,672 67	79,090,902	808,449 42	1.30	1.29
Granite State.....	34,432,774	445,328 81	45,371,976	585,442 41	61,427,544	747,955 19	.55	.64
Greenwich.....	175,430,404	962,028 50	203,579,532	1,294,134 19	181,184,241	1,296,434 35	.83	.94
Hanover.....	170,280,565	1,420,755 32	145,739,864	1,377,039 27	147,999,677	1,517,363 03	.85	.81

Home.....	603,835,354	5,161,664 44	751,054,446	6,114,338 45	674,069,128	6,094,595 12	.85	.81	.90
Ins. Co. of N. Am.....	428,186,067	3,446,612 61	476,091,767	3,859,322 14	541,204,179	4,414,222 07	.80	.81	.82
Ins. Co. of St. of Pa..	43,398,497	376,647 66	43,180,450	387,828 33	42,114,316	445,358 27	.87	.90	1.06
Mech. & Traders.....	39,127,416	409,859 97	42,897,940	574,939 75	44,166,775	627,603 74	1.36	1.34	1.42
Mercantile.....	.....	.....	19,188,366	198,673 41	25,134,274	268,632 25	.....	1.03	1.07
Merchants, N. J.....	85,808,590	969,023 14	92,247,790	1,034,726 61	96,260,782	1,123,890 12	1.13	1.12	1.17
Merchants, R. I.....	27,779,232	304,375 41	30,991,260	338,788 73	30,178,088	346,826 65	1.09	1.09	1.15
Michigan.....	38,621,327	511,512 67	44,960,279	587,418 02	47,876,532	615,119 65	1.32	1.30	1.28
Milwa'kee Mechanics.	48,413,702	627,769 53	52,587,314	697,363 97	65,641,589	783,802 84	1.30	1.19	1.19
Newark.....	28,205,704	247,514 39	27,835,598	245,514 26	25,640,768	239,473 00	.88	.88	.93
New Hampshire.....	81,361,523	923,150 88	83,782,389	951,991 31	92,097,829	1,092,419 02	1.13	1.13	1.19
New York Bowery...	46,156,285	505,737 31	54,580,438	559,937 98	36,196,486	634,938 81	1.09	1.03	1.75
Niagara.....	269,144,146	2,408,381 09	287,781,673	2,667,011 11	216,583,068	2,154,420 70	.89	.93	.99
North American.....	21,290,614	207,013 51	20,738,836	198,768 29	20,279,441	206,308 34	.97	.96	1.02
Northwestern Nat'l...	57,696,356	632,682 70	65,161,186	695,621 72	68,122,950	764,271 76	1.10	1.06	1.12
Pacific.....	37,240,816	317,708 92	38,098,446	333,823 62	45,322,510	423,324 54	.85	.88	.93
Pennsylvania.....	111,151,618	1,379,354 59	128,157,732	1,553,162 10	159,654,995	1,856,246 61	1.24	1.21	1.16
People's.....	45,375,595	587,630 51	52,324,966	718,680 05	62,276,197	772,193 79	1.29	1.37	1.24
Phenix.....	346,148,467	4,048,399 60	385,696,978	4,405,200 38	420,689,514	4,925,152 71	1.17	1.14	1.17
Prov. Washington...	94,968,040	1,016,654 05	120,094,804	1,148,372 83	117,325,195	1,236,926 90	1.07	.95	1.06
Queen.....	.....	.....	39,122,266	443,773 09	228,982,468	2,631,559 91	.....	1.13	1.16
Reading.....	26,637,336	321,527 75	31,689,283	403,058 93	39,447,547	493,152 82	1.20	1.27	1.25
Reliance.....	23,647,918	208,927 03	26,171,330	224,682 88	28,982,713	284,404 22	.88	.86	.98
Rochester-German...	49,713,659	585,013 32	51,457,574	594,363 96	67,458,551	800,138 29	1.18	1.16	1.19
Springfield.....	159,702,440	2,034,482 97	157,947,240	2,005,930 01	167,952,500	2,149,792 76	1.35	1.27	1.28
Spring Garden.....	34,075,218	374,519 71	41,910,803	423,631 03	44,117,086	478,400 84	1.09	1.01	1.08
St. Paul.....	69,244,565	1,098,400 29	79,183,752	1,266,991 93	93,400,212	1,541,544 36	1.59	1.60	1.65
Union.....	30,590,949	363,792 44	37,859,365	382,445 40	38,980,839	401,550 90	1.19	1.01	1.03
United Firemen's.....	28,812,023	279,455 92	32,971,694	310,553 69	33,315,717	346,852 02	.97	.94	1.04
United States.....	22,059,324	192,022 85	42,621,375	294,149 02	43,983,640	392,730 65	.87	.69	.89
Westchester.....	109,872,474	1,096,043 10	116,675,703	1,213,884 74	120,346,866	1,276,873 83	.99	1.04	1.06
Williamsburgh City...	84,402,933	639,703 23	82,570,282	647,043 59	77,328,860	637,259 04	.76	.78	.82
Totals.....	\$5,657,666,733	\$55,347,689 94	\$6,373,589,500	\$62,339,999 55	\$6,981,017,396	\$71,930,804 42	.98	.98	1.03

TABLE IX—CONCLUDED.

NAME OF COMPANY.	1890.		1891.		1892.		AV. PREMIUM PER CT.		
	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	1890.	1891.	1892.
Mutual Cos. of other States.									
Fitchburg.....	\$9,155,958	\$137,249 59	\$9,358,474	\$140,332 80	\$10,619,865	\$158,441 79	1.50	1.50	1.49
Holyoke.....	10,640,417	147,250 67	10,645,706	149,559 17	10,486,496	150,928 54	1.44	1.40	1.44
Merch'ts and Farm's	7,237,922	101,210 89	7,548,611	106,530 90	7,472,496	105,530 24	1.39	1.41	1.41
Quincy.....	8,698,776	127,083 65	9,228,380	134,520 98	9,875,787	145,052 04	1.46	1.46	1.47
Totals.....	\$35,733,073	\$512,794 80	\$36,781,171	\$530,943 85	\$38,454,644	\$559,952 61	1.44	1.44	1.46
Companies of other Countries.									
Atlas.....					\$33,147,116	\$440,257 77	.....	.....	1.33
British America.....	\$50,933,947	\$621,164 23	\$49,495,562	\$598,581 09	53,266,721	654,064 04	1.24	1.20	1.23
Caledonian.....					282,187,583	2,395,216 20	.....	.....	.85
Commercial Union.....	307,179,431	3,072,614 83	318,543,777	3,289,189 78	333,686,763	3,547,123 90	1.02	1.03	1.06
Guardian.....	170,496,921	1,354,801 86	161,263,999	1,372,430 26	146,675,781	1,386,199 04	.79	.85	.94
Hamburg-Bremen.....	104,992,618	1,244,114 41	111,672,267	1,331,302 50	120,937,436	1,507,878 24	1.18	1.19	1.25
Imperial.....	137,302,954	1,371,521 59	169,447,027	1,456,398 95	171,176,588	1,632,303 30	1.00	.86	.95
Lancashire.....	201,841,387	2,009,688 68	419,475,209	3,262,045 36	321,356,467	3,909,707 49	.99	.78	1.22
Lion.....	61,383,650	689,238 19	79,578,403	805,158 89	89,081,174	1,012,460 34	1.14	1.01	1.14
Liv. & Lon. & Globe.....	630,972,520	5,742,334 91	670,335,604	6,074,626 16	764,371,699	6,991,243 39	.91	.90	.91
London.....	153,265,707	1,225,557 83	164,756,893	1,377,639 16	191,733,190	1,737,112 46	.80	.84	.91
London & Lancashire.....	278,932,419	2,425,976 97	270,956,159	2,772,950 36	277,568,505	2,859,061 91	.87	1.02	1.03
N. Brit. & Mercantile.....	263,220,617	2,602,467 26	280,590,140	2,479,692 55	287,794,703	2,938,020 93	.99	.98	1.03
Northern.....	128,048,439	1,322,686 76	133,546,104	1,402,632 89	142,933,785	1,585,274 23	1.03	1.05	1.11
Norwich Union.....	150,944,100	1,526,044 27	172,410,440	1,674,828 25	186,014,300	1,935,378 54	1.01	.97	1.04
Palatine.....					116,377,502	1,159,384 98	.....	.....	1.00
Phoenix.....	270,394,563	2,416,665 52	361,270,809	2,744,157 80	366,120,225	3,210,866 99	.89	.76	.88
Royal.....	665,435,150	4,661,317 00	747,217,654	5,393,446 94	733,241,130	6,292,199 00	.70	.72	.86
Scottish Union.....	104,980,376	1,954,975 33	154,423,045	1,424,335 26	180,831,937	1,773,728 03	1.00	.92	.98
Sun.....	175,236,949	1,935,672 92	219,030,017	2,347,590 71	237,664,619	2,799,478 62	1.10	1.07	1.15
Transatlantic.....	30,982,834	303,536 05	33,228,062	320,422 05	39,977,813	452,287 03	.98	.96	1.13
Union.....			22,890,340	220,767 86	35,070,997	385,426 95	.....	.96	1.10
Western.....			88,437,343	1,139,633 25	122,662,169	1,638,810 72	1.34	1.29	1.35
Totals.....	\$3,963,302,284	\$36,621,835 42	\$4,628,568,454	\$41,757,830 07	\$5,233,878,203	\$52,213,484 14	.94	.90	1.00
Grand Totals.....	\$10,883,946,253	\$107,275,847 64	\$12,475,515,170	\$121,145,018 85	\$13,877,468,813	\$143,902,329 58	.99	.98	1.04

TABLE X.—MARINE AND INLAND BUSINESS.

NAME OF COMPANY.	Risks in Force.	Risks Written.	Premiums on Risks Written.	Av. Premium Per Centum.	Losses Paid.	Losses Incurred During the Year.
Stock Companies of Connecticut.						
Ætna.....	\$2,435,377	\$79,088,477	\$280,086 93	.37	\$148,858 65	\$199,661 83
Orient.....	765,114	8,042,824	96,938 91	1.21	31,773 42	36,066 35
Security.....	1,330,537	33,171,729	99,828 41	.30	73,324 71	75,647 27
Totals.....	\$4,531,028	\$120,303,030	\$476,854 25	.40	\$253,956 78	\$311,375 45
Stock Companies of other States.						
American, Mass.....	\$689,955	\$119,300	\$6,185 12	5.18	\$23,159 81	\$22,674 54
Boylston.....	335,290	5,933,098	45,947 75	.77	29,199 42	30,994 42
Continental.....					69,424 61	
Delaware.....	8,533,065	54,923,819	360,569 38	.66	238,344 61	290,080 60
Equitable.....	38,261	423,126	2,719 49	.65	513 85	1,513 85
Freeman's Fund.....	4,053,734	49,955,531	616,459 08	1.23	159,851 93	136,144 59
Greenwich.....	2,969,580	57,335,552	189,797 57	.33	110,903 80	124,037 77
Home.....	5,915,230	60,827,566	233,415 25	.39	123,242 67	98,894 03
Insurance Co. of North America.....	15,342,646	436,244,207	2,731,938 01	.63	1,415,768 37	1,397,668 37
Mechanics and Traders.....		4,730,677	29,021 90	.61	1,508 82	1,337 95
Mercantile.....	148,020	995,500	9,413 92	.98	4,039 38	3,606 00
Michigan.....	356,726	5,644,921	100,481 77	1.78	50,616 80	52,216 80
Niagara.....	1,465,469	1,976,757	51,732 80	2.62	14,858 46	19,588 18
Northwestern National.....		1,225	53 95	.44	461 57	17 50
People's.....	764,115	1,019,330	29,166 01	2.86		
Providence Washington.....	4,315,926	120,332,676	529,619 59	.44	270,298 35	236,619 90
St. Paul.....	4,275,794	41,704,700	365,609 35	.88	170,697 44	192,009 60
Union.....					223 25	
United States.....	273,566		10,256 77	4.27	2,656 41	5,470 00
Totals.....	\$49,477,377	\$842,378,167	\$5,312,387 71	.64	\$2,685,569 58	\$2,612,874 10
Companies of other Countries.						
British America.....	\$798,172	\$11,687,192	\$80,036 48	.69	\$38,811 52	\$39,869 17
Commercial Union.....	1,508,174	40,200,666	247,536 80	.61	162,841 13	155,341 13
Sea.....	7,002,323	74,673,389	466,284 14	.62	189,393 18	159,044 46
Western.....	4,846,962	75,573,432	500,903 63	.66	298,552 96	304,612 67
Totals.....	\$14,155,631	\$202,134,679	\$1,294,761 05	.60	\$689,598 79	\$658,867 43
Grand Totals.....	\$68,164,036	\$1,164,815,876	\$7,084,003 01	.61	\$3,629,125 15	\$3,583,116 98

TABLE XI.
SUMMARY COMPARISON OF FIRE BUSINESS (INCLUDING MUTUALS) IN CONN. FOR THE PAST TWENTY YEARS.

Companies.	Stock.	Mutual.	Total.	Risks Written.	Premiums Received.	Average Premium Per Cent.	Losses Paid.	Per Cent. of Losses to Premiums Received.	Number of Companies Organized.	Number of Companies Retired.
Conn. Companies.										
1873	12	16	28	\$83,394,874	\$735,189 00	.88	\$291,978 00	39.72	0	1
1874	13	17	30	88,932,666	844,369 00	1.05	413,597 00	43.86	2	0
1875	13	17	30	86,513,130	865,513 00	1.04	513,099 00	59.28	1	0
1876	13	19	32	83,039,485	783,829 00	.80	405,108 00	51.71	0	0
1877	11	18	29	76,163,260	683,824 00	.88	413,645 00	60.32	0	2
1878	11	18	29	67,018,201	\$57,584 00	.88	239,012 00	40.17	1	2
1879	12	17	29	64,272,298	551,780 00	.86	222,042 00	40.24	1	1
1880	11	17	28	68,430,316	559,188 00	.86	236,214 00	42.24	0	1
1881	10	17	27	72,979,746	\$54,579 00	.86	205,716 00	35.19	0	1
1882	10	17	27	68,663,641	\$67,247 00	.83	304,085 00	53.61	0	0
1883	10	17	27	70,544,010	574,859 02	.84	307,417 34	53.49	0	0
1884	10	17	27	69,850,596	604,130 63	.86	232,493 99	38.48	0	0
1885	10	16	26	68,545,446	617,024 96	.90	356,243 27	57.73	0	1
1886	10	16	26	72,982,953	636,680 70	.87	280,419 22	44.04	0	0
1887	10	16	26	73,806,376	635,001 48	.86	296,105 03	46.63	0	0
1888	10	17	27	73,205,646	614,080 28	.84	289,386 01	47.13	1	0
1889	10	17	27	77,317,201	629,517 63	.81	300,354 43	47.71	0	1
1890	9	17	26	80,001,543	630,060 34	.79	314,130 67	49.86	0	1
1891	8	17	25	82,014,538	640,570 41	.78	225,189 44	35.15	0	1
1892	8	17	25	94,165,839	717,098 91	.76	403,781 68	56.26	0	1
1873	82	3	85	79,242,590	1,109,138 00	1.40	400,573 00	36.12	Adm. 19	With. 28
1874	85	4	89	80,768,680	1,113,436 00	1.37	794,176 00	63.24	" 12	" 10
1875	94	4	98	82,627,671	1,084,354 00	1.31	735,890 00	67.87	" 21	" 10
1876	98	4	102	79,216,434	978,341 00	1.24	411,224 00	42.03	" 8	" 3
1877	95	5	100	78,730,445	879,173 00	1.12	577,506 00	65.69	" 17	" 12
1878	92	5	97	77,434,758	825,622 00	1.07	333,366 00	40.38	" 5	" 17
1879	98	2	100	81,093,985	796,617 00	.98	307,889 00	38.65	" 16	" 11
1880	95	2	97	87,412,326	846,086 00	.97	408,002 00	48.25	" 9	" 8
1881	98	2	100	102,335,599	953,368 00	.95	457,223 00	47.95	" 7	" 6
1882	86	2	88	104,897,297	953,437 00	.91	578,514 00	66.68	" 6	" 7
1883	95	3	98	107,542,030	1,046,452 23	.97	701,553 98	72.77	" 8	" 6
1884	91	3	94	106,046,647	1,135,929 31	1.07	571,870 78	59.34	" 8	" 6
1885	86	3	89	110,519,072	1,205,338 81	1.09	655,053 02	54.34	" 5	" 2
1886	90	3	93	117,301,676	1,267,431 11	1.08	628,252 11	49.57	" 2	" 6
1887	99	3	102	121,707,145	1,280,754 00	1.03	597,953 35	46.69	" 5	" 5
1888	86	3	89	128,203,245	1,324,478 43	1.03	614,517 36	46.40	" 5	" 3
1889	86	4	90	134,822,205	1,340,864 26	.99	596,743 32	44.50	" 5	" 3
1890	88	4	92	140,718,510	1,396,043 34	.99	624,882 20	44.76	" 5	" 3
1891	86	4	90	145,843,386	1,403,568 90	.96	591,819 70	42.17	" 6	" 3
1892	84	4	88	166,093,553	1,551,658 20	.93	812,057 95	52.33	" 4	" 6

TABLE XII.

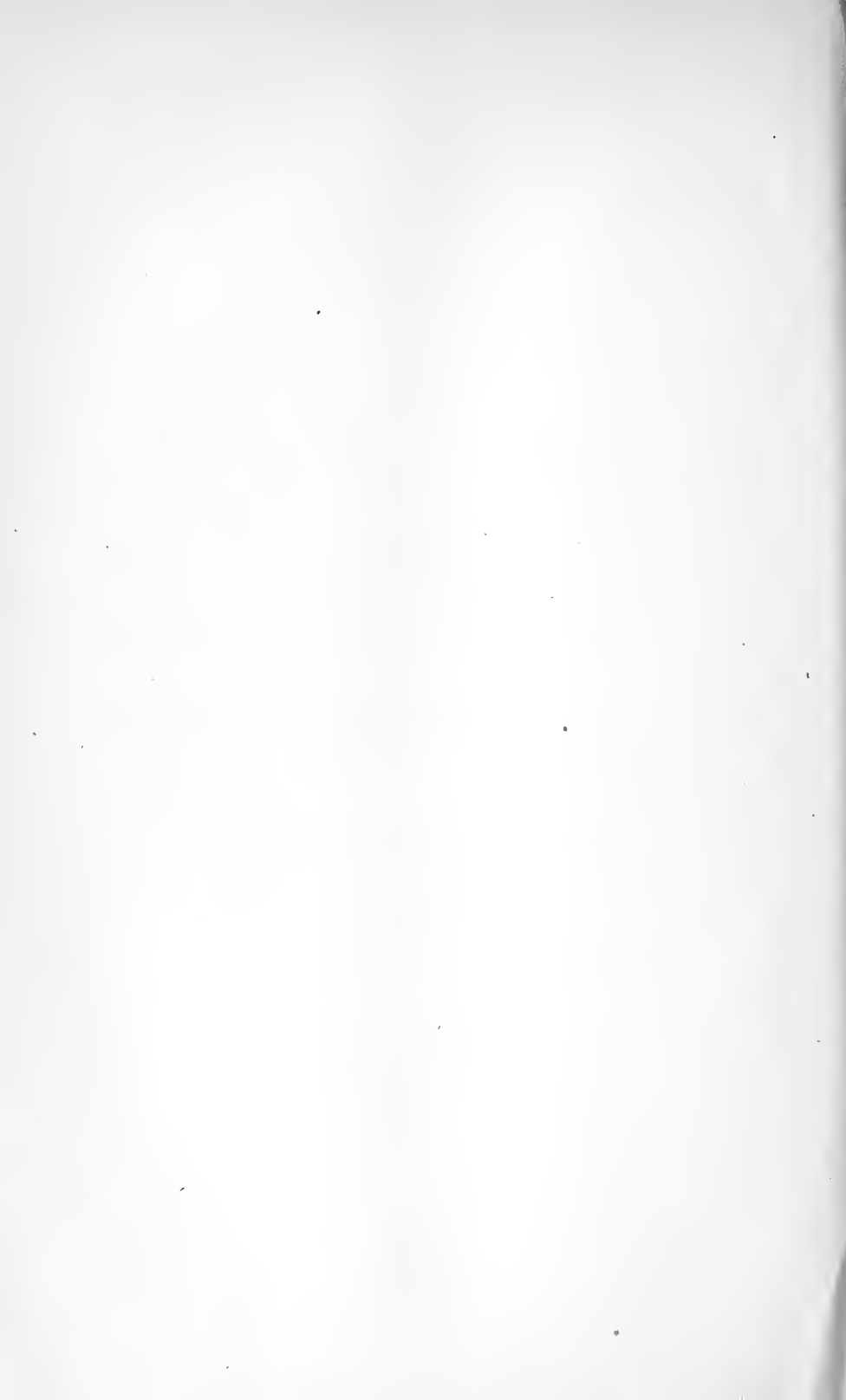
SUMMARY COMPARISON OF CONDITION OF FIRE INS. COMPANIES AUTHORIZED IN CONN. FROM 1873 TO 1893.

Companies.	Cash Capital.	Gross Assets.	Liabilities exclusive of Capital, Scrip, and Special F'ds.	Surplus as regards Policy-Holders.	Income.	Expenditure.	Premium Receipts.	Losses Paid.	Risks in Force.	Per Cent of Losses to Premiums Received.
Conn. Companies.	\$6,781,000 00	\$13,560,127 00	\$5,526,005 00	\$8,034,122 00	\$10,948,051 00	\$9,578,179 00	\$10,255,078 00	\$6,160,211 00	\$689,257,635	60.01
"	6,892,000 00	15,337,448 00	5,580,019 00	9,757,428 00	10,735,383 00	8,750,311 00	9,902,576 00	4,659,139 00	663,798,593	47.35
1874	7,001,000 00	16,268,455 00	5,469,552 00	10,798,903 00	10,111,214 00	9,229,893 00	9,195,617 00	5,203,416 00	686,927,018	56.59
1875	7,951,000 00	17,659,440 00	5,256,448 00	12,402,992 00	9,299,319 00	8,144,667 00	8,087,979 00	4,390,971 00	633,458,645	54.42
1876	8,001,000 00	17,049,870 00	4,986,118 00	12,063,752 00	8,280,704 00	8,094,776 00	7,392,004 00	4,539,894 00	667,323,076	61.42
1877	8,201,000 00	17,654,916 00	4,952,317 00	12,702,598 00	7,527,585 00	6,857,116 00	6,623,179 00	3,434,171 00	723,595,917	61.85
1878	8,301,500 00	18,216,944 00	4,840,103 00	13,376,841 00	7,276,978 00	7,130,659 00	6,169,152 00	3,772,182 00	749,536,393	61.14
1879	8,801,500 00	19,207,266 00	5,099,381 00	14,107,914 00	7,755,419 00	7,252,562 00	7,183,041 00	3,730,748 00	676,268,413	51.94
1880	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1881	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1882	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1883	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1884	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1885	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1886	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1887	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1888	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1889	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1890	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1891	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1892	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
1893	10,801,500 00	23,123,053 00	5,528,257 00	17,594,796 00	11,370,753 00	7,582,064 00	8,116,012 00	3,916,439 00	844,187,614	48.26
Other Companies.	24,887,230 00	73,899,328 00	31,353,975 00	42,545,353 00	47,751,449 00	37,978,971 00	43,873,610 00	20,374,972 00	3,668,358,100	46.44
"	27,257,530 00	83,370,040 00	32,240,411 00	51,129,629 00	45,439,299 00	39,554,279 00	43,699,493 00	20,955,511 00	3,599,067,146	48.85
1874	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1875	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1876	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1877	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1878	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1879	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1880	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1881	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1882	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1883	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1884	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1885	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1886	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1887	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1888	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1889	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1890	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1891	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1892	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25
1893	28,550,010 00	90,653,142 00	30,591,633 00	59,061,509 00	46,274,309 00	37,349,601 00	40,191,656 00	22,066,273 00	4,297,420,431	56.25

*Includes deposits in United States of companies of other countries. Omitted in previous years.



TAX ON PREMIUM RECEIPTS,
COLLECTED IN 1892.

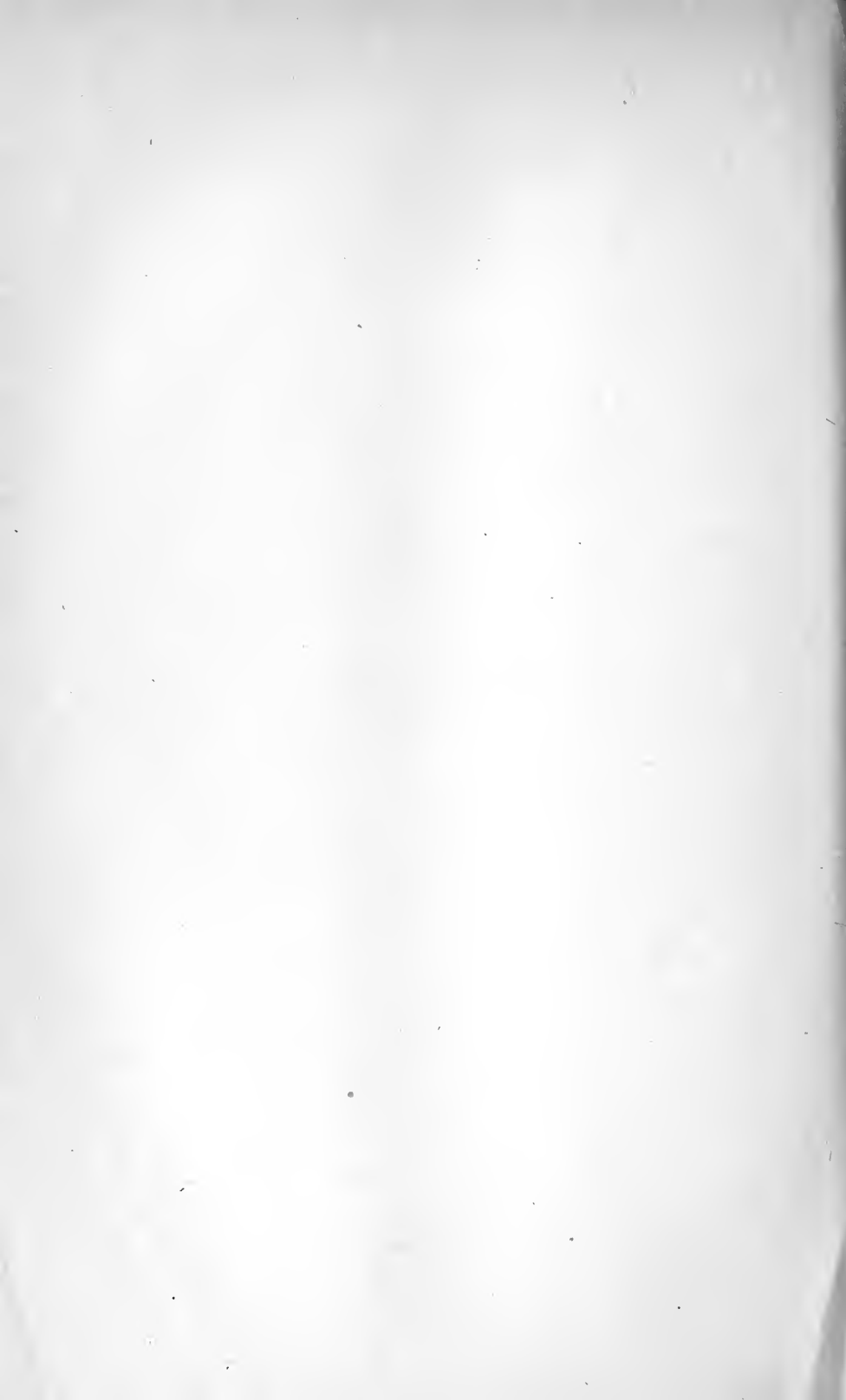


Taxes Collected in 1892.

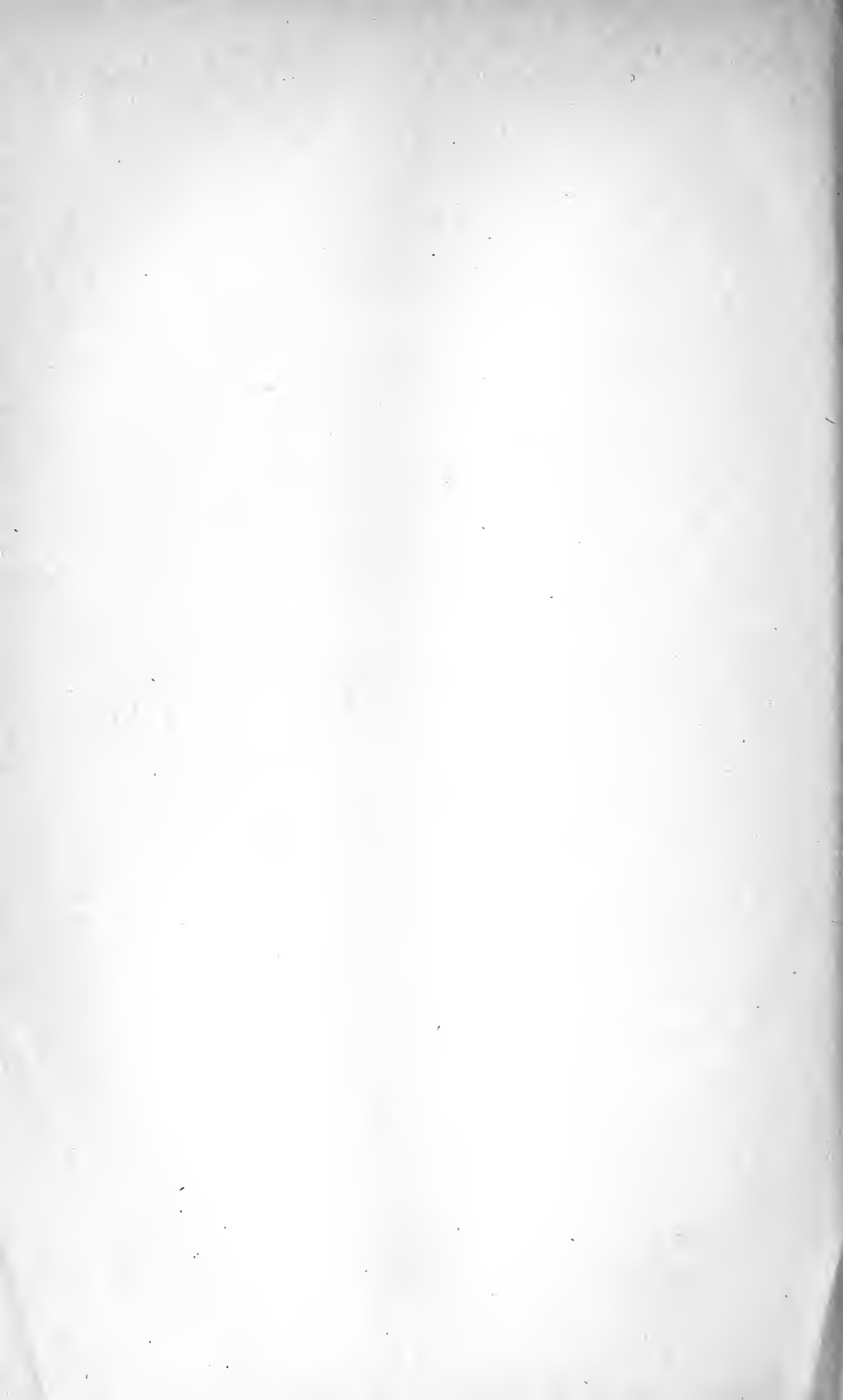
Agricultural, New York,	\$487 11
Albany, New York,	72 99
Alliance, New York,	51 64
American, Massachusetts,	355 53
American, New Jersey,	282 93
American, New York,	735 89
American, Pennsylvania,	738 92
American Central, Missouri.	78 14
American Employers' Liability, New Jersey,	229 92
Boylston, Massachusetts,	100 61
British America, Canada,	191 64
Buffalo-German, New York,	134 36
Broadway, New York,	27 55
Citizens, New York,	284 94
Citizens, Pennsylvania,	62 82
City of London, England,	69 05
Commerce, New York,	79 35
Commercial Union, England,	626 59
Continental, New York,	881 66
Delaware, Pennsylvania,	202 26
Employers' Liability, England,	134 39
Equitable, Rhode Island,	153 21
Farragut, New York,	45 06
Fire Association, Pennsylvania,	539 19
Fitchburg, Massachusetts,	91 87
Firemen's, New Jersey,	249 01
First National, Massachusetts,	98 86
Franklin, Pennsylvania,	303 69
German-American, New York,	695 25
Germania, New York,	510 26
Girard, Pennsylvania,	225 15
Glens Falls, New York,	188 91
Granite State, New Hampshire,	108 37
Greenwich, New York,	153 56
Guarantee Company of North America, Canada,	3 65
Guardian, England,	426 92

Hamburg-Bremen, Germany,	313 04
Hanover, New York,	441 94
Holyoke, Massachusetts,	140 40
Home, New York,	849 69
Imperial, England,	274 79
Insurance Company of North America, Pennsylvania,	1,030 43
Insurance Company of State of Pennsylvania,	135 00
Jersey City, New Jersey,	151 84
Lancashire, England,	372 85
Liberty, New York,	153 68
Lion, England,	191 76
Liverpool & London & Globe, England,	1,206 35
London, England,	364 89
London & Lancashire, England,	497 11
Marine, England,	24 61
Merchants, Rhode Island,	147 06
Merchants, New Jersey,	335 00
Merchants and Farmers, Massachusetts,	125 05
Michigan, Michigan,	89 15
Milwaukee Mechanics, Wisconsin,	351 15
Mercantile, Massachusetts,	47 07
Newark, New Jersey,	86 29
New Jersey Plate Glass, New Jersey,	3 16
New Hampshire, New Hampshire,	176 88
New York Bowery, New York,	210 89
Niagara, New York,	773 31
North American, Massachusetts,	106 54
Northern Assurance, England,	360 56
North British & Mercantile, England,	610 89
Northwestern, Wisconsin,	153 95
Norwich Union, England,	415 44
Pacific, New York,	362 67
Pennsylvania, Pennsylvania,	333 28
People's, New Hampshire,	119 93
People's, New York,	8 94
Phenix, New York,	473 02
Phoenix, England,	400 70
Providence Washington, Rhode Island,	378 41
Quincy, Massachusetts,	36 42
Queen, England,	448 95
Queen, New York,	85 40
Reading, Pennsylvania,	112 10

Reliance, Pennsylvania,	99 01	
Rochester-German, New York,	135 32	
Royal, England,	742 84	
Rhode Island, Rhode Island,	192 09	
St. Paul, Minnesota,	73 39	
St. Paul-German, Minnesota,	81 79	
Scottish Union and National, Scotland,	386 14	
Springfield, Massachusetts,	722 69	
Spring Garden, Pennsylvania,	154 33	
Sea, England,	9 07	
Sun, England,	346 58	
Traders, Illinois,	113 99	
Transatlantic, Germany,	83 44	
Union, Pennsylvania,	156 78	
United Firemen's, Pennsylvania,	117 02	
United States, New York,	40 92	
Union, England,	28 36	
Western, Canada,	242 06	
Westchester, New York,	401 95	
Williamsburgh City, New York,	379 65	
Penn, Pennsylvania,	992 31	
Provident Life and Trust, Pennsylvania,	88 76	
Standard, Michigan,	45 63	
Union Central, Ohio,	45 25	
Berkshire, Massachusetts,	198 08	
John Hancock, Massachusetts,	305 80	
Massachusetts, Massachusetts,	830 40	
State, Massachusetts,	309 41	
Brokers,	328 29	
Total,		\$30,223 19



DIRECTORY OF COMPANIES.



LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONNECTICUT.

NAME OF COMPANY.	Paid-up Capital.	President.	Secretary.
Stock Companies of Connecticut.			
Aetna, Hartford.....	\$4,000,000 00	William B. Clark.....	James F. Dudley.
Connecticut, Hartford.....	1,000,000 00	John D. Browne.....	Charles R. Burt.
Hartford, Hartford.....	1,250,000 00	George L. Chase.....	P. C. Royce.
National, Hartford.....	1,000,000 00	James Nichols.....	E. G. Richards.
Norwalk, Norwalk.....	50,000 00	Jeffrey Beavan.....	George R. Cowles.
Orient, Hartford.....	1,000,000 00	Charles B. Whiting.....	James U. Taintor.
Phoenix, Hartford.....	2,000,000 00	D. W. C. Skilton.....	G. H. Burdick.
Security, New Haven.....	250,000 00	Charles S. Leete.....	H. Mason.
Hartford Steam Boiler, Hartford.....	500,000 00	J. M. Allen.....	J. B. Pierce.
Total.....	\$11,050,000 00		
Mutual Companies of Connecticut.			
Connecticut Steam Boiler, Waterbury.....	Assets. \$2,170 23	David B. Hamilton.....	C. H. Bronson.
Danbury, Danbury.....	28,339 59	F. S. Wildman.....	James B. Wildman.
Farmers, Suffield.....	99 65	N. N. King.....	W. E. Burbank.
Farmington Valley, Farmington.....	9,326 50	Edward Norton.....	Richard H. Gay.
Greenwich, Greenwich.....	7,348 59	Amos M. Brush.....	John Dayton.
Hartford County, Hartford.....	501,523 06	William E. Sugden.....	Wm. A. Erving.
Hartford County Tobacco Growers, Windsor.....	21,354 43	D. Ellsworth Phelps.	Geo. R. Maude.
Litchfield, Litchfield.....	105,092 99	Chas. B. Andrews.....	Henry W. Wessells.
Madison, Madison.....	6,333 09	John N. Chittenden.....	S. H. Chittenden.
Middlesex, Middletown.....	730,666 39	O. Vincent Coffin.....	C. W. Harris.
Mutual, Norwich.....	12,843 56	None.....	Asa Backus.
Mutual, Harwinton.....	161 89	Albert G. Wilson.....	Marvin Pierce.
New London County, Norwich.....	104,178 24	E. F. Parker.....	J. F. Williams.
Patrons, Hartford.....	3,114 47	Geo. Austin Bowen.....	Chas. E. Bacon.
Rockville, Rockville.....	6,481 72	Wm. H. Prescott.....	A. T. Bissell.
State, Hartford.....	40,719 80	Ralph Gillett.....	Isaac Cross, Jr.
Tolland County, Tolland.....	64,216 53	William D. Holman.....	Edward E. Fuller.
Washington, Washington.....		C. H. Mason.....	S. J. Logan.
Windham County, Brooklyn.....		David Greenslit.....	James C. Palmer.
Total.....	\$1,673,676 53		

LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONN.—CONTINUED
 Attorney to accept service in Connecticut, Insurance Commissioner, Hartford.

NAME OF COMPANY.	Admitted to Connecticut.	Paid-up Capital.	President.	Secretary.
<i>Stock Companies of other States.</i>				
Agricultural, Watertown, N. Y.	1865	\$500,000 00	Jean R. Stebbins	H. M. Stevens.
Albany, Albany, N. Y.	1888	250,000 00	J. Howard King	Richard V. De Witt.
American, Boston, Mass.	1888	300,000 00	Francis Peabody	J. W. Field.
American, Newark, N. J.	1875	600,000 00	Fred H. Harris	J. H. Worden.
American, New York, N. Y.	1880	400,000 00	David Adee	Wm. H. Croluis.
American, Philadelphia, Penn.	1871	500,000 00	Thos. H. Montgomery	Richard Maris.
American Central, St. Louis, Mo.	1886	600,000 00	George T. Cran	Charles Christensen.
American Surety, New York, N. Y.	1885	2,000,000 00	Wm. L. Trenholm	* S. S. Colville.
Boylston, Boston, Mass.	1890	557,200 00	George H. Balch	Washington Glover.
Broadway, New York, N. Y.	1891	200,000 00	E. B. Magnus	George W. Jones.
Buffalo-German, Buffalo, N. Y.	1881	200,000 00	Philip Becker	Oliver J. Eggert.
Citizens, New York, N. Y.	1864	300,000 00	Edward A. Walton	Frank M. Parker.
Commerce, Albany, N. Y.	1864	200,000 00	• G. A. Van Allen	E. Darwin Jenison.
Continental, New York, N. Y.	1854	1,000,000 00	F. C. Moore	Edward Lanning.
Delaware, Philadelphia, Penn.	1890	702,875 00	Tattnall Paulding	Henry Lytlburn.
Eagle, New York, N. Y.	1892	300,000 00	Alexander J. Clinton	Thomas J. Gaines.
Equitable, Providence, R. I.	1871	300,000 00	Fred W. Arnold	James E. Tillinghast.
Farragut, New York, N. Y.	1873	200,000 00	John E. Leffingwell	Samuel Darbee.
Fidelity & Casualty, New York, N. Y.	1886	250,000 00	George F. Seward	Robert J. Hillas.
Fire Association, Philadelphia, Penn.	1872	496,950 00	E. C. Irvin	Benj. T. Hekness.
Fireman's Fund, San Francisco, Cal.	1872	1,000,000 00	D. J. Staples	Bernard Faymonville.
Firemen's, Newark, N. J.	1876	600,000 00	John H. Kase	Charles Colyer.
First National, Worcester, Mass.	1877	200,000 00	Charles B. Pratt	George A. Park.
Franklin, Philadelphia, Penn.	1869	400,000 00	James W. McAllister	Ezra T. Cresson.
German-American, New York, N. Y.	1872	1,000,000 00	Emil Oelbermann	James A. Silvey.
Germania, New York, N. Y.	1864	1,000,000 00	Hugo Schumann	Charles Ruykhaver.
Girard, Philadelphia, Penn.	1867	288,100 00	Alfred S. Gillett	Edwin F. Merrill.
Glens Falls, Glens Falls, N. Y.	1879	200,000 00	J. L. Cunningham	R. A. Little.
Granite State, Portsmouth, N. H.	1886	200,000 00	Frank Jones	A. F. Howard.
Greenwich, New York, N. Y.	1886	200,000 00	Mason A. Stone	Walter B. Ward.
Hanover, New York, N. Y.	1861	1,000,000 00	I. Remsen Lane	Charles L. Roe.
Home, New York N. Y.	1853	3,000,000 00	Daniel A. Heald	William L. Bigelow.

Insurance Co. of North America Phila., Penn.....	1865			Charles Platt.....	Greville E. Fryer.
Insurance Co. of State of Penn., Phila., Penn.....	1879	3,000,000 00		George G. Crowell....	A. B. Earle.
Lloyds Plate Glass, New York, N. Y.....	1882	200,000 00		William T. Woods.....	C. E. W. Chambers.
Mechanics & Traders, New Orleans, La.....	1890	375,000 00		Lloyd R. Coleman.....	George H. Frost.
Mercantile Fire & Marine, Boston, Mass.....	1891	400,000 00		George R. Rogers.....	James Simpson.
Merchants, Newark, N. J.....	1873	400,000 00		Henry Powles.....	J. R. Mullikin.
Merchants, Providence, R. I.....	1872	200,000 00		W. T. Barton	William P. Goodwin.
Michigan, Detroit, Mich.....	1889	400,000 00		D. Whitney, Jr.....	F. H. Whitney.
Milwaukee Mechanics, Milwaukee, Wis.....	1885	200,000 00		Christian Preusser....	Adolf J. Cramer.
Metropolitan Plate Glass, New York, N. Y.....	1874	100,000 00		Henry Harteau.....	Eugene H. Winslow.
Newark, Newark, N. J.....	1877	250,000 00		John I. Henry	Frank T. McBride.
New Hampshire, Manchester, N. H.....	1874	700,000 00		J. A. Weston.....	J. C. French.
New Jersey Plate Glass, Newark, N. J.....	1891	100,000 00		Samuel C. Hoagland..	Byron G. Hager.
New York Bowery, New York, N. Y.....	1879	300,000 00		Henry Silberhorn.....	J. Frank Patterson.
New York Plate Glass, New York, N. Y.....	1891	100,000 00		Elijah R. Kennedy....	Major A. White.
Niagara, New York, N. Y.....	1854	500,000 00		Peter Notman.....	George C. Howe.
North American, Boston, Mass.....	1889	200,000 00		Silas Peirce.....	Charles E. Macullar.
Northwestern National, Milwaukee, Wis.....	1873	600,000 00		Alfred James.....	John P. McGregor.
Pacific, New York, N. Y.....	1885	200,000 00		Frank T. Stinson.....	George Jeremiah.
Pennsylvania, Philadelphia, Penn.....	1871	400,000 00		R. Dale Benson.....	W. Gardner Crowell.
People's, Manchester, N. H.....	1886	500,000 00		J. C. Moore.....	S. B. Stearns.
Phenix, Brooklyn, N. Y.....	1872	1,000,000 00		George P. Sheldon.....	Charles C. Little.
Providence Washington, Providence, R. I.....	1872	400,000 00		J. H. DeWolf.....	E. L. Watson.
Queen, New York, N. Y.....	1891	500,000 00		James A. Macdonald..	George W. Burchell.
Reading, Reading, Penn.....	1887	250,000 00		William A. Arnold.....	S. E. Ancona.
Reliance, Philadelphia, Penn.....	1889	300,000 00		Thomas C. Hill.....	Charles J. Wister, Jr.
Rochester-German, Rochester, N. Y.....	1874	200,000 00		Frederick Cook.....	H. F. Atwood.
Springfield, Springfield, Mass.....	1872	1,500,000 00		A. J. Wright.....	S. J. Hall.
Spring Garden, Philadelphia, Penn.....	1887	400,000 00		W. G. Warden.....	G. B. Armitage.
St. Paul, St. Paul, Minn.....	1890	500,000 00		C. H. Bigelow.....	C. B. Gilbert.
Union, Philadelphia, Penn.....	1880	250,000 00		Chas. S. Hollinshead..	Edgar R. Dannels.
United Firemen's, Philadelphia, Penn.....	1885	300,000 00		Robert B. Beath.....	Dennis J. Sweeney.
United States, New York, N. Y.....	1882	250,000 00		W. W. Underhill	Walter H. Griffin.
United States Guarantee, New York, N. Y.....	1891	250,000 00		Edward Rawlings.....	Daniel J. Tompkins.
Westchester, New York, N. Y.....	1871	300,000 00		George R. Crawford....	John Q. Underhill.
Williamsburgh City, Brooklyn, N. Y.....	1871	250,000 00		Marshall S. Driggs....	F. H. Way.
Total		\$34,960,125 00			* Treasurer.

LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONN.—CONCLUDED.
 Attorney to accept service in Connecticut, Insurance Commissioner, Hartford.

NAME OF COMPANY.	Admitted to Connecticut.	Assets.	President.	Secretary.
Mutual Companies of other States.				
Fitchburg, Fitchburg, Mass.....	1889	\$282,735 71	Amasa Norcross.....	Edward P. Downe....
Holyoke, Salem, Mass.....	1876	845,359 51	Charles H. Price.....	Walter L. Harris.....
Merchants and Farmers, Worcester, Mass	1873	295,962 68	John D. Washburne....	Elijah B. Stoddard....
Quincy, Quincy, Mass.....	1884	627,778 42	Charles A. Howland..	William H. Fay
Total.....		\$2,051,836 32		
NAME OF COMPANY.				
Companies of other Countries.				
Atlas, London, England.....	1892	\$713,382 05	Resident Manager or Attorney for United States. J. M. Neuburger, Chicago, Ill. Insurance Commissioner, Attorney. Notman, Howe, Goodrich & Post, New York. Charles Sewall, New York, N. Y. Henry E. Bowers, New York, N. Y. F. O. Affeld, New York, N. Y. John C. Paige, Boston, Mass. E. Litchfield, New York, N. Y. Martin Bennett, Jr., Hartford, Conn. Henry W. Eaton, New York, N. Y. Charles L. Case, New York, N. Y. Jeffrey Beavan New York, N. Y. Samuel P. Blagden, New York, N. Y. George W. Babb, Jr., New York, N. Y. J. Montgomery Hare, New York, N. Y. William Wood, New York, N. Y. A. D. Irving, New York, N. Y. E. F. Beddall, New York, N. Y. Martin Bennett, Jr., Hartford, Conn. Clubb & Son, New York, N. Y. I. J. Guile, New York, N. Y. E. Harbers, New York, N. Y. Hall & Henshaw, New York. Insurance Commissioner, Attorney.	
British America, Toronto, Canada.....	1887	819,092 37		
Caledonian, Edinburgh, Scotland.....	1892	1,974,246 35		
Commercial Union, London, England.....	1871	3,590,990 74		
Guardian, London, England.....	1873	1,671,938 79		
Hamburg-Bremen, Hamburg, Germany.....	1873	1,330,492 75		
Imperial, London, England.....	1868	1,854,882 18		
Lancashire, Manchester, England.....	1872	2,894,752 58		
Lion, London, England.....	1880	914,333 23		
Liverpool & London & Globe, Liverpool, Eng ..	1871	8,193,023 89		
London, London, England.....	1872	1,721,607 75		
London and Lancashire, Liverpool, England	1872	2,639,587 64		
North British and Mercantile, London, England ..	1876	3,453,004 55		
Northern, London, England.....	1878	1,652,943 71		
Norwich Union, Norwich, England.....	1879	1,857,877 51		
Palatine, Manchester, England.....	1892	1,266,798 48		
Phoenix, London, England.....	1879	2,492,333 30		
Royal, Liverpool, England.....	1874	7,180,858 12		
Scottish Union and National, Edinburgh, Scotland.	1880	2,258,649 38		
Sea, Liverpool, England.....	1881	434,753 94		
Sun, London, England.....	1881	2,671,249 91		
Transatlantic, Hamburg, Germany.....	1878	640,346 23		
Union, London, England.....	1891	668,179 45		
Western, Toronto, Canada.....	1877	1,617,195 40		
Total.....		\$54,512,520 30		

DIRECTORY
OF
Agents of Foreign Companies.



Agricultural, Watertown, N. Y.

Name.	Residence.	Name.	Residence.
Adams, W. P.	Westchester	Mattoon, B. H.	Watertown
Andrew, C. N.	Willimantic	Merwin, J. J. & Son,	Poquonock
Bacon & Guy,	Middletown	McNeil, N. A. & Co.,	Lime Rock
Beach, W. J.	Litchfield	Montgomery, S. K.	Bristol
Beecher, S. G. & Son,	New Milford	Northrop, Amos S.	New Canaan
Caldwell, Wm. A.	Sherman	Norton, O. E.	Hotchkissville
Conklin, H. W.	Hartford	Pierre, Henry J.	Winsted
Cowles, E. B.	Meriden	Platt, L. S.	Naugatuck
Dudley, A. E. & Son,	New Haven	Purdy, Horace & Son,	Danbury
Fairchild, A. B.	Bridgeport	Smith, George B.	Saugatuck
Finney, L. W.	Stamford	Stoughton, George H.	Thomaston
Gorman, Richard	Putnam	Terrell, Wales	Ansonia
Hill, Henry C.	Bethlehem	Tomlinson, J.	Shelton
Humphrey, J. D.	New Britain	Warner, W. H.	Woodbridge
Jones, J. G.	Waterbury	Wilson, O. E.	Norwalk
Lathrop, J. L. & Son,	Norwich	Whelan & Pierre,	Torrington
Lord, Reuben, Jr.,	New London		

Albany, Albany, N. Y.

Butler, Abbott G.	Middletown	Lawrence, G. B.	Waterbury
Dougherty, T. F.	Waterbury	Lord, Reuben, Jr.,	New London
Fairchild, E. W.	Bridgeport	Parker, John F.	Norwich
Gaines, H. C.	Hartford	Squire, W. H. & Co.	Meriden
Hinman, L. B.	New Haven		

American, Boston, Mass.

Anderson, J. S.	Stonington	Knapp, Smith H.	Danbury
Allen, Chas. I.	Bethel	McNeil, V. F. & Co.,	New Haven
Austin & Ambler,	Norwalk	Marvin, John W.	Deep River
Bishop, Chas. B.	Litchfield	Morrell, D. P.	South Norwalk
Brown, Orange S.	Stamford	Merwin, J. J. & Son,	Windsor Locks
Brainard, David	Thompsonville	Randall & Randall,	Rockville
Brotherton, Wm. B.	Milford	Rich, George F.	Manchester
Butler, Dale D.	Middletown	Raymond, F. M.	Westport
Beers, George A.	Bristol	Story, J. Palmer	Norwich
Chandler, J. W.	Stafford Springs	Swaney, James E.	Naugatuck
Dillingham, E. B.	Hartford	Terrell, Wales	Ansonia
Fairchild, A. B.	Bridgeport	Thomas, Edson	Thomaston
Hemingway, John	Southington	Todd, Cyrus A.	New Milford
Hill, J. H. & Co.,	New London	Welton, N. J.	Waterbury
Holt & Stevens,	Meriden	Walden, John L.	Willimantic
Jost, F. A.	New Britain		

American, Newark, N. J.

Atwater, Wm. C.	Birmingham	Lineburgh, W. G. & Son,	Bridgeport
Bell, Harry	Stamford	Moran, Thos. J.	Waterbury
Cowles, E. B.	Meriden	Parsons, G. S. & Co.,	Waterbury
Craufurd, Robert B.	Norwalk	Tarrant, Nicholas	Norwich
Daboll, Elisha V.	New London	Tweedy, John	Danbury
Fitzpatrick, Wm.	New Haven	Walden, John L.	Willimantic
Hubbard, E. N.	Middletown	Webster & Moore,	Hartford
Humphrey, John D.	New Britain	Wilson, Charles & Co.,	New Haven

American, N. Y.

Name.	Residence.	Name.	Residence.
Abbott, A. F.	Waterbury	Mead, Melville E.	Darien
Allen, Chas. I.	Bethel	Merwin, Robert T.	New Haven
Alling, Albert H.	New Haven	Peck, Miles Lewis	Bristol
Anderson, J. S.	Stonington	Pepworth & Booth,	Southington
Andross, W. W.	Rockville	Perry, H. H.	Southport
Archer, George D.	Greenwich	Pierre, H. J.	Winsted
Atwater, Wm. C.	Birmingham	Purdy, Horace & Son,	Danbury
Bell, Harry	Stamford	Raymond, F. M.	Westport
Bishop, Chas. B.	Litchfield	Smith, C. G.	Hartford
Brotherton, Wm. B.	Milford	Soule & Staub,	New Milford
Brown, Thos. E.	East Hampton	Staples, James & Co.,	Bridgeport
Buell & Willard,	Colchester	Story, J. Palmer	Norwich
Camp, E. B.	Wallingford	Sweeney, Jas. E.	Naugatuck
Chapman, Silas, Jr.,	Hartford	Taylor & Golden,	South Norwalk
Chesbro, E. P.	Willimantic	Terrell, Wales	Ansonia
Comstock, W. S.	East Haddam	Treadwell & Ryder,	Danbury
Edgar, Jennie L.	New London	Walker & Parsons,	New Britain
Fuller, Lucius H.	Putnam	White, Evelyn R.	Middletown
Harwood, Chas. P.	Stafford Springs	Wilcox, Walter L.	South Norwalk
Holt & Stevens,	Meriden	Wilson, Charles & Co.,	New Haven
McNeil, N. A. & Co.,	Lime Rock	Wilson, Oliver E.	Norwalk

American, Philadelphia, Penn.

Allen, Charles I.	Bethel	Mathewson, A. B. & Co.,	
Anderson, J. S.	Stonington		Danielsonville
Andrews, Dr. George	Wallingford	McNeil, Merritt	Torrington
Archer, George D.	Greenwich	Morse, Gardner & Son,	New Haven
Bacon & Guy,	Middletown	Packer, T. E. & Co.,	Mystic Bridge
Bartlett, Egbert	Ansonia	Parker, John F.	Norwich
Beardsley, E. W.	Hartford	Perry, H. H.	Southport
Bell, Harry	Stamford	Pierre, Henry J.	Winsted
Bishop, Charles B.	Litchfield	Platt, Luther S.	Naugatuck
Bissell, L. & Son,	Rockville	Post, Charles H.	Guilford
Bradley, Jared C.	New Haven	Raymond, F. M.	Westport
Brainard, David	Thompsonville	Rich, George F.	South Manchester
Brotherton, Wm. B.	Milford	Scott, H. K.	Ridgefield
Buell, Miss Roxanna	Clinton	Smith, Wm. H.	Plainville
Butler & Hatch,	New Britain	Squire, W. H. & Co.,	Meriden
Chesbro, E. P.	Willimantic	Staples, James & Co.,	Bridgeport
Comstock, Wilbur S.	East Haddam	Stevens, George C.	Danbury
Downs, Chas. N.	Birmingham	Taylor & Golden,	South Norwalk
Gorman, Richard	Putnam	Thomas, Edson	Thomaston
Hitchcock & Taft,	Unionville	Todd, C. A.	New Milford
Isbell, Edward E.	Branford	Weaver, H. C.	New London
Mason, C. V.	Bristol	Wilson, O. E.	Norwalk

American Central, St. Louis, Mo.

Bronson, Casimir H.	Waterbury	McNeil, V. F. & Co.	New Haven
Goodsell, Zalmon	Bridgeport	McWeeney, John	Meriden
Judd, George E.	Waterbury	Roach, James C.	Wallingford
Lawton, M. W.	Middletown	Watson, T. L.	Bridgeport
Mason, C. V.	Bristol		

American Surety Co., N. Y.

Name.	Residence.	Name.	Residence.
Allis & Aiken,	Norwich	Johnson, J. T.	Windsor Locks
Bill, A. G. & Co.,	Danielsonville	Judd, George E.	Waterbury
Brandegee, Noyes & Brandegee,	Brandegee,	Kimball, C. C. & Co.,	Hartford
	New London	Learned, B. P.	Norwich
Burr, L. S.	New Britain	Melony, G. W.	Willimantic
Calef, A. H. Jr.,	Middletown	Roraback, W. A.	Torrington
Dempsey, E. C.	Danbury	Sherwood, C.	Bridgeport
Fay, E. S.	Meriden	Sperry, N. D.	New Haven
Gray, Joseph A.	Norwalk	Turner, A. J.	Stafford
Higby & DeForest,	Bridgeport	Williams F. N.	New Milford
Hubbard, J. T.	Litchfield		

Atlas, London, England.

Conklin, H. W.	Hartford	North, J. G. & J. C.	New Haven
Judd, George E.	Waterbury		

Boylston, Boston, Mass.

Bradley, Jared C.	New Haven	Judd, George E.	Waterbury
Conklin, H. W.	Hartford	Lord, Reuben Jr.,	New London
Fairchild, A. B.	Bridgeport	Lyman, Dwight A.	Willimantic
Hall, E. D. & Co.,	Meriden	Parker, John F.	Norwich

British America, Toronto, D. of C.

Archer, George D.	Greenwich	Kimberly, Chas. & Co.,	New Haven
Bill, Harry	Stamford	Lindley, John L.	Ansonia
Chapman, Silas, Jr.,	Hartford	Mason, C. V.	Bristol
Coolidge, C. B.	Norwalk	Mowry, S. G.	Willimantic
De Forest, G. L.	Birmingham	Randall & Randall,	Rockville
Fairchild, A. B.	Bridgeport	Rich, George F.	Manchester
Holt & Stevens,	Meriden	Treadwell & Ryder,	Danbury
Humphrey, J. D.	New Britain	Thayer, H. M.	Middletown
Judd, George E.	Waterbury	Weaver, H. C.	New London

Broadway, New York, N. Y.

Baker, William E.	Gen. Agt. Hartford	Morse, Gardner & Son,	New Haven
Catlin, Lyman S.	Bridgeport	Squire, Wilbur H.	Meriden
Fuller, James E.	Norwich		

Buffalo-German, Buffalo, N. Y.

Bronson, C. H.	Waterbury	Lockwood, George	So. Norwalk
Brown, Benj. E.	New Haven	Walden, James	Willimantic
Gardner, A. H. & I. I.	Meriden	Webster & Moore,	Hartford
Goodsell, Zalmon	Bridgeport	Williams, Jerome F. & Son,	Norwich
Griesinger, Wm.	Bridgeport	Wilson, Chas. & Co.,	New Haven
Humphrey, John D.	New Britain		

Caledonian, Edinburgh, Scotland.

Name.	Residence.	Name.	Residence.
Beardsley, E. W.	Hartford	Reed, Lewis	Danbury
Brooks, Isaac W.	Torrington	Simmons, F. W.	Birmingham
Cannon & Burton,	New Haven	Squire, W. H.	Meriden
Goodsell, McNeil & Co.,	Bridgeport	Thomas, Edson,	Thomaston
Hill, J. H. & Co.,	New London	Treadwell & Ryder,	Danbury
Hunt, Chas. K.	West Winsted	Wilson, Oliver E.	Norwalk
McNeil, N. A. & Co.,	Lime Rock	Woodman, H. H.	Bethel
Parker, John F.	Norwich		

Citizens, New York, N. Y.

Babcock, Chas.	East Lyme	Leonard, J. E.	Jewett City
Baker, Henry A.	Montville	Lindley, John L.	Ansonia
Baker, Wm. E., Gen. Agt.,	Hartford	Mathewson, E. P.	Pomfret
Baker, Alden A.	Colchester	Merriman, Chas.	East Hartford
Barnes, Fred'k. C.	Warehouse Point	Nichols, David A.	Monroe
Brooks, Isaac W.	Torrington	Osborn & Price,	Hartford
Butler, Dale D.	Middletown	Peck, Miles Lewis	Bristol
Butler & Hatch,	New Britain	Price, George T.	Rockville
Catlin, L. S.	Bridgeport	Sedgwick, Theodore S.	Litchfield
Chapman & Harwood,	Rockville	Smith & Root,	Waterbury
Clark & De Forest,	Stamford	Spencer & Fuller,	Suffield
Cowles & Merrill,	Norwalk	Squire, W. H. & Co.,	Meriden
Dudley, F. A.	New Haven	Stone, Jas. N.	Windsor
Hayden, N. W.	Windsor	Todd, Cyrus A.	New Milford
Learned, B. P.	Norwich	Tomlinson, J.	Shelton
Learned, J. C. & Sons,	New London	Woodhouse, E. G.	Wethersfield

Commerce, Albany, N. Y.

Cannon & Burton,	New Haven	Holt & Stevens,	Meriden
Dickinson, L. A., Gen. Agt.,	Hartford	Welton, N. J.	Waterbury
Goodsell, McNeil & Co.,	Bridgeport	Williams, J. F. & Son,	Norwich
Hodge, F. W.	Danbury		

Commercial Union, London, England.

Anderson, Jerome	Stonington	Hitchcock & Taft,	Unionville
Atwater, Wm. C.	Birmingham	Howard, Alvarado	Stafford Springs
Bacon & Guy,	Middletown	Hoxie, J. H. & Co.	Mystic
Bowen, A. J.	Willimantic	Hubbard, H. A.	Stamford
Braisie, Jas. W.	Washington	Hull, J. H.	Westport
Brooks, Isaac W.	Torrington	Kimberly, Chas. & Co.,	New Haven
Clarke, Abel F.	Newtown	Layton, Jacob M.	South Norwalk
Comstock, W. S.	East Haddam	Lindley, John L.	Ansonia
Cowles & Merrill,	Norwalk	Mason, C. V.	Bristol
Croft, Sidney W.	Danielsonville	North, J. G. & J. C.	New Haven
Daboll, Elisha V.	New London	Page, Benjamin & Co.,	Meriden
Dayton, John	Greenwich	Pierre, H. J.	Winsted
Dickinson, L. A.	Hartford	Randall & Randall,	Rockville
Eaton, Chas. A.	Kent	Royce, A. Irving	Norwich
Gowdy, Willis,	Thompsonville	Walker & Parsons,	New Britain
Hemingway, John	Southington	Welton, N. J.	Waterbury
Higby & DeForest,	Bridgeport		

Continental, New York, N. Y.

Name.	Residence.	Name.	Residence.
Bacon & Guy,	Middletown	Hunt, Charles K.	West Winsted
Bailey, Henry S.	Groton	Johnson, Eric H.	Putnam
Bartlett, Egbert	Ansonia	Jones, J. G.	Waterbury
Beecher, S. G. & Son,	New Milford	Jones, C. E.	New Hartford
Birdseye, T. S.	Birmingham	Kimberly, Chas. & Co.,	New Haven
Braisie, Jas. W.	Washington	Layton, Jacob M.	South Norwalk
Brooks, Isaac W.	Torrington	Leonard, Wm. A.	Newtown
Brown, Thomas S.	East Hampton	Loewith, Sigmund	Bridgeport
Buell & Willard,	Colchester	Lyon, S. J.	Collinsville
Butler & Hatch,	New Britain	Marvin, John W.	Deep River
Camp, Edgar B.	Wallingford	Mason, C. V.	Bristol
Chapman, Silas, Jr.,	Hartford	Mattoon, B. H.	Watertown
Chapman & Harwood,	Rockville	McNeil, N. A. & Co.,	Lime Rock
Chesbro, E. P.	Willimantic	Merwin, J. J. & Son,	Poquonock
Clarke, D. H.	Stamford	Nagle, John S.	Waterbury
Clark, Edward M.	New Haven	Palmer, George	Brantford
Clark & DeForest,	Stamford	Phillips, John H.	New Haven
Cloudsley, Chas. R.	New Haven	Platt, Luther S.	Naugatuck
Comstock, W. S.	East Haddam	Pond, J. W.	New Haven
Converse, A. W.	Windsor Locks	Post, Charles H.	Guilford
Cowles & Eldridge,	Norfolk	Rich, George F.	South Manchester
Cowles & Merrill,	Norwalk	Royce, A. Irving	Norwich
Croft, Sidney W.	Danielsonville	Scott, Hiram K.	Ridgefield
Culver, S. Hart	Seymour	Smith, C. G.	Hartford
Davis, Thomas E.	New Haven	Spencer & Fuller,	Suffield
Dayton, John	Greenwich	Staples, James & Co.,	Bridgeport
Edgar, Thomas	New London	Stevens, Daniel W.	Clinton
Edwards, Charles H.	Portland	Stevens, George C.	Danbury
Fuller & Needham,	Somers	St. John, S. Y.	New Canaan
Gowdy, Willis	Thompsonville	Stone, H. R.	Southbury
Hall, E. D. & Co.,	Meriden	Stoughton, Geo. H.	Thomaston
Hemingway, John	Southington	Street, F. F.	East Hartford
Hitchcock & Taft,	Unionville	Topliff, H. P.	South Coventry
Horton, Ward L.	New Haven	Thompson, J. W.	Stratford
Howard, A.	Stafford Springs	Trumbull, H. N.	Stonington
Hoxie, J. H. & Son,	Mystic River	Wilcox, Henry B.	Madison
Hull, J. H.	Westport		

Delaware, Philadelphia, Penn.

Beulah, Edward A.	New Haven	Lockwood, Wm.	Norwalk
Carmody, Maurice F.	Waterbury	McNeil, V. F. & Co.,	New Haven
Chapman & Harwood,	Rockville	Mowry, Samuel G.	Willimantic
Dickinson, L. A.	Hartford	Peck, Miles L.	Bristol
Downs, Chas. N.	Birmingham	Robinson, George H.	Stonington
Gorham, Edward C.	East Norwalk	Story, Jas. P.	Norwich
Gorman, Richard	Putnam	Stockder, Mrs. Z. H.	Meriden
Humphrey, J. D.	New Britain	Taff, Frederick A.	Stamford
Layton, Jacob M.	South Norwalk	Weaver, Henry C.	New London
Lineburgh, W. G. & Son,	Bridgeport	White, Evelyn R.	Middletown

Eagle, New York, N. Y.

Goodsell, G. W. & Son,	Bridgeport	Webster & Moore,	Hartford
McNeil, V. F. & Co.,	New Haven		

Equitable, Providence, R. I.

Name.	Residence.	Name.	Residence.
Abbott, A. F.	Waterbury	Randall & Randall,	Rockville
Butler, Dale D.	Middletown	Robinson, H. M.	Danbury
Chesbro, E. P.	Willimantic	Simmons, Frank W.	Birmingham
Goodsell, McNeil & Co.,	Bridgeport	Walker & Parsons,	New Britain
Kimball, C. C. & Co.,	Hartford	Warren, Herbert C.	New Haven
McWeeney, John	Meriden	Williams, J. F. & Son,	Norwich

Farragut, New York, N. Y.

Buell & Willard,	Colchester	Mead, Wm. C.	Bridgeport
Fuller, James E.	Norwich	Webster & Moore,	Hartford

Fidelity and Casualty, New York, N. Y.

Bartram & Prindle,	Bridgeport	Mann, J. H.	Putnam
Bishop, Chas. B.	Litchfield	Mason, C. V.	Bristol
Bissell, L. & Son,	Rockville	Merwin, J. J.	Poquonock
Bronson, Casimir H.	Waterbury	Moore, D. S.	West Winsted
Butler, Dale D.	Middletown	Pepworth & Booth,	Southington
Callahan, E. A.	New Haven	Quien, C.	Danbury
Culver, S. Hart	Seymour	Rowland, H. L.	Waterbury
Decker, Peter M.	Unionville	Simmons, F. W.	Birmingham
Fairchild, A. B.	Bridgeport	Smith, William H.	Plainville
Fisher, George B.	Hartford	Squire, W. H. & Co.,	Meriden
Hall, James P.	Hartford	Story, J. Palmer,	Norwich
Hill, James H. & Co.,	New London	Sweeney, James E.	Naugatuck
Howard, Alvarado	Stafford Springs	Treadwell & Rider,	Danbury
Humphrey, J. D. & Co.	New Britain	Wilson, Chas. & Co.	New Haven
Judd, George E.	Waterbury	Wilson, O. E.	Norwalk
Lyon, L. H.	Bridgeport		

Fire Association, Philadelphia, Penn.

Andrew, Charles N.	Willimantic	Learned, J. C. & Sons,	New London
Archer, George D.	Greenwich	Marvin, John W,	Deep River
Atwater, Wm. C.	Birmingham	North, J. G. & J. C.	New Haven
Bishop, C. B.	Litchfield	Packer, T. E. & Co.,	Mystic Bridge
Butler, Dale D.	Middletown	Parker, John F.	Norwich
Chapman, Silas Jr.	Hartford	Peck, Miles Lewis	Bristol
Chesebro, C. H.	Putnam	Pierre, Henry J.	Winsted
Comstock, Wilbur S.	East Haddam	Rich, George F.	South Manchester
Cowles & Merrill,	Norwalk	Smith & Root,	Waterbury
Goodsell, McNeil & Co.,	Bridgeport	Todd, C. A.	New Milford
Gowdy, Willis,	Thompsonville	Walker & Parsons,	New Britain
Holt & Stevens,	Meriden	White, Wm. N.	Stamford
Layton, Jacob M.	South Norwalk		

Fireman's Fund, San Francisco, Cal.

Bartlett, Egbert	Ansonia	Hall, Erwin D.	Meriden
Beers, George A.	Bristol	Hubbard, E. N.	Middletown
Bell, Harry	Stamford	Jones, Timothy	Danbury
Bowers, C. B. & Son,	New Haven	Marsh, Merwin & Lemmon,	
Bradley, Jared C.	New Haven		Bridgeport
Brainard, David	Thompsonville	Peters, M. M.	New London
Butler & Hatch,	New Britain	Randall, Geo. W	Rockville
Cameron, Chas.	Greenwich	Smith & Root,	Waterbury
Chapman, Silas, Jr.,	Hartford	Sweeney, Jas. E.	Naugatuck
Chesbro, E. P.	Willimantic	Taylor & Golden,	South Norwalk
Cowles & Merrill,	Norwalk	Williams, J. F. & Son,	New London
Downs, Charles N.	Birmingham		

Firemen's Newark, N. J.

Name.	Residence.	Name.	Residence.
Birdseye, Thomas S.	Birmingham	Lord, Reuben, Jr.,	New London
Bishop & Taylor,	Stamford	Parker, John F.	Norwich
Finney, John H.	Greenwich	Robinson, Henry M.	Danbury
Heller, Moses	New Haven	Scribner, H. H.	Bridgeport
Holt & Stevens,	Meriden	Walker, W. H.	New Britain
Hubbard, E. N.	Middletown	Webster & Moore,	Hartford
Lockwood, Wm.	Norwalk	Wilson, Chas. & Co.,	New Haven
Lawrence, Gordon B.	Waterbury		

First National, Worcester, Mass.

Brown, Thos. S.	East Hampton	Hoyt, Theodore	Danbury
Cameron, Chas.	Greenwich	Lineburgh, W. G. & Son,	Bridgeport
Cannon & Burton,	New Haven	Miller, Wm.	Stamford
Chesbro, E. P.	Willimantic	Sweeney, Jas. E.	Naugatuck
Cowles, E. B.	Meriden	Tilden, A. J.	Stafford Springs
Hill, J. H. & Co.,	New London	Wakefield & Shew,	Hartford

Fitchburg, Fitchburg, Mass.

Andross, W. W.	Rockville	Mathewson, A. B.	Danielsonville
Bissell, Francis	Bantam	Story, J. Palmer	Norwich
Bronson, Casimir H.	Waterbury	Tilden, A. J.	Stafford Springs
Gillett, Ralph	Hartford	Tillinghast, E. P.	Plainfield
Humphrey, J. D.	New Britain	Wilson, Charles & Co.,	New Haven
Lyman, D. A.	Willimantic		

Franklin, Philadelphia, Penn.

Bacon & Guy,	Middletown	Higby & DeForest,	Bridgeport
Bartlett, Egbert	Ansonia	Holt & Stevens,	Meriden
Birdseye, Thos. S.	Birmingham	Kimball, C. C. & Co.,	Hartford
Brainard, David	Thompsonville	Learned, J. C. & Sons,	New London
Bulkley, N. T.	Danbury	Marvin, John W.	Deep River
Clark & DeForest,	Stamford	Morse, Gardner & Son,	New Haven
Coit & Chapman,	Norwich	Packer, T. E. & Co.,	Mystic River
Cowles & Merrill,	Norwalk	Smith & Root,	Waterbury
Crotut, Sidney W.	Danielsonville		

German-American, New York, N. Y.

Andross, W. W.	Rockville	Hunt, Charles K.	West Winsted
Banks, George W.	Georgetown	Jones, Timothy	Danbury
Bacon & Guy,	Middletown	Kimball, C. C. & Co.,	Hartford
Bell, Harry	Stamford	Learned, J. C. & Sons,	New London
Birdseye, T. S.	Birmingham	Lindley, J. L.	Ansonia
Bishop, Charles B.	Litchfield	Main, Walter A.	West Haven
Burleigh, C. A.	Mount Carmel	Marsh, Merwin & Lemmon,	Bridgeport
Butler & Hatch,	New Britain	Mattoon, Burton H.	Watertown
Cannon & Burton,	New Haven	Peck, Miles Lewis	Bristol
Cowles, Edmund B.	Meriden	Royce, A. Irving	Norwich
Cowles & Merrill,	Norwalk	Russell, Joseph E.	Greenwich
Dayton, Arthur H.	Naugatuck	Smith & Root,	Waterbury
Dudley, A. E. & Son,	New Haven	Smith, Wm. H.	Plainville
Gillett, Chas. S.	Cheshire	Soule & Staub,	New Milford
Hall, Elihu	Wallingford	Wilcoxon, A. A.	Stratford
Harwood, C. F.	Stafford Springs	Woodman, Howard H.	Bethel
Hoxie, J. H. & Son,	Mystic River		

Germania, New York, N. Y.

Name.	Residence.	Name.	Residence.
Austin, C. L.	Portchester	Morton, Albert.	New Britain
Bacon & Guy,	Middletown	Page, Benjamin & Co.,	Meriden
Becker, F. C.	South Norwalk	Palmer, H. F.	Norwich
Carrington, Geo. M.	West Winsted	Rachor, Frank	Southington
Chapman, Silas, Jr.,	Hartford	Smith, H. D.	Norwalk
Downs, Charles N.	Birmingham	Smith & Root,	Waterbury
Faulhaber, George J.	New Haven	Staples, James & Co.,	Bridgeport
Goehring, Hermann	Rockville	Sloan, J. T.	New Haven
Hoyt, Theodore	Danbury	Thayer, A. L.	Collinsville
Hull, A. E.	Ansonia	Volkman, H. & Son,	Torrington
Jordan, H. A.	West Ansonia	Weaver, H. C.	New London
Lauth, J. G.	New Haven	White, W. N.	Stamford
Lyman, D. A.	Willimantic		

Girard, Philadelphia, Penn.

Gillett, Ralph	Hartford	Scribner, H. H.	Bridgeport
Hill, J. H. & Co.,	New London	Story, James P.	Norwich
Holt & Stevens,	Meriden	Thompson, Cleveland S.	New Haven
Hull, Albert E.	Ansonia	Tweedy, John	Danbury
Judd, George E.	Waterbury	Walker & Parsons,	New Britain
Lyman, D. A.	Willimantic	White, Evelyn R.	Middletown
Platt, Luther S.	Naugatuck	Wilson, Oliver E.	Norwalk

Glens Falls, N. Y.

Atwater, Wm. C.	Birmingham	Lathrop, J. L. & Son,	Norwich
Begent, Louis S.	Stamford	Layton, Jacob M.	South Norwalk
Butler & Hatch,	New Britain	Parsons, G. S. & Co.,	Waterbury
Butler, Dale D.	Middletown	Quien, Christian & Co.,	Danbury
Catlin, Lyman S.	Bridgeport	Ryan, John	Waterbury
Daboll, E. V.	New London	Thompson, C. S.	New Haven
Gillett, Ralph	Hartford		

Granite State, Portsmouth, N. H.

Butler & Hatch,	New Britain	Lathrop, J. L. & Co.	Norwich
Conklin, H. W.	Hartford	Layton, J. M.	South Norwalk
Dudley, F. A.	New Haven	Lyman, Dwight A.	Willimantic
Holt & Stevens,	Meriden	Mead, W. C.	Bridgeport
Judd, George E.	Waterbury	Peters, M. M.	New London
Kimball, C. C. & Co.,	Hartford	Treadwell & Ryder,	Danbury

Greenwich, New York, N. Y.

Archer, George D.	Greenwich	Culver, S. Hart	Seymour
Atwater, Wm. C.	Birmingham	Hitchcock & Taft,	Unionville
Bacon & Guy,	Middletown	Holt & Stevens,	Meriden
Braddock, Chas. S.	New London	Hull, A. E.	Ansonia
Butler & Hatch,	New Britain	Hunt, Chas. K.	West Winsted
Cannon & Burton,	New Haven	Layton, Jacob M.	South Norwalk
Chapman, Silas, Jr.,	Hartford	Noble, John F.	Bridgeport
Chesbro, E. P.,	Willimantic	Rowland, Henry L.	Waterbury
Clark & DeForest,	Stamford	Royce, A. Irving	Norwich
Cowles & Merrill,	Norwalk	Treadwell, E. E.	Danbury

Guardian, London, England.

Name.	Residence.	Name.	Residence.
Baker, Wm. E.	Hartford	Holt & Stevens,	Meriden
Bartlett, Egbert	Ansonia	Hoyt, Theodore	Danbury
Beecher, S. G. & Son,	New Milford	Humphrey, John D.	New Britain
Bissell, Francis	Litchfield	Kimberly, Chas. & Co.,	New Haven
Bowers, C. B. & Son,	New Haven	Learned, B. P.	Norwich
Butler, Dale D.	Middletown	Lyman, D. A.	Willimantic
Catlin, Lyman S.	Bridgeport	Peck, Miles Lewis	Bristol
Downs, C. N.	Birmingham	Platt, L. S.	Naugatuck
Goodsell, Granville W.	Bridgeport	Smith & Root,	Waterbury
Hanrahan, Daniel	Stamford	Taff, Fred A.	Stamford
Hill, James H. & Co.,	New London	Wilson, Oliver E.	Norwalk

Hamburg-Bremen, Hamburg, Germany.

Atwater, Wm. C.	Birmingham	Pierre, H. J.	Torrington
Cannon & Burton,	New Haven	Schlegel, Wm. J.	Waterbury
Coit & Chapman,	Norwich	Schwab, Joseph	Hartford
Dunn, John E.	Manchester	Scribner, H. H.	Bridgeport
Holt & Stevens,	Meriden	Taylor & Golden,	South Norwalk
Jost, Gustav A.	New Britain	Tillinghast, E. T.	Plainfield
Mathewson, A. B. & Co.,	Danielsonville	Thompson, C. S.	New Haven
Parsons, G. S. & Co.,	Waterbury		

Hanover, New York, N. Y.

Archer, George D.	Greenwich	Hyatt, Jos. G.	Westport
Anderson, J. M.	Stamford	Learned, Bela P.	Norwich
Beers, Geo. A.	Bristol	Lyman, Charles A.	Milford
Bill, A. G. & Co.,	Danielsonville	Mead, Melville E.	Darien
Birdseye, Thomas S.	Birmingham	Monroe & Wedmon,	Guilford
Brooks, Isaac W.	Torrington	Northrop, Amos S.	New Canaan
Bowen, Andrew J.	Willimantic	Page, Benjamin & Co.,	Meriden
Butler & Hatch,	New Britain	Roach, J. C.	Wallingford
Butler, Dale D.	Middletown	Smith, Chas. G.	Hartford
Carrington, Geo. M.	West Winsted	Smith, Wm. H.	Plainville
Chapman, Silas, Jr.,	Hartford	Staples, James & Co.,	Bridgeport
Comstock, Wm. S.	East Haddam	Stevens, George C.	Danbury
Dunn, Marcus L.	Stamford	Stoughton, George H.	Thomaston
Edgar, Thos.	New London	Taylor & Golden,	South Norwalk
Edwards, Charles H.	Portland	Terrell, Wales	Ansonia
Green, Millen S.	Westerly, R. I.	Warren, H. C.	New Haven
Hemingway, John	Southington	Welton, Nelson J.	Waterbury
Hull, Henry C.	Clinton	Wilson, Oliver E.	Norwalk

Holyoke, Salem, Mass.

Adams, A. B. & Co.,	Willimantic	Gillett, Ralph	Hartford
Bacon & Guy,	Middletown	Holt & Stevens,	Meriden
Bartram, A. E.	Bridgeport	Lawrence, Gordon B.	Waterbury
Butler & Hatch,	New Britain	Mathewson, A. B.	Danielsonville
Chandler, J. W.	Stafford Springs	Robinson, G. H.	Stonington
Chapman & Harwood,	Meriden	Spencer & Fuller,	Suffield
Daboll, E. V.	New London	Weld & Son,	New Haven

Home, New York, N. Y.

Name.	Residence.	Name.	Residence.
Bacon & Guy,	Middletown	Jewell, Frederick A.	New Hartford
Baker, A. A.	Colchester	Learned, B. P.	Norwich
Baker, H. A.	Montville	Lindley, John L.	Ansonia
Baker, W. E.	Hartford	Marsh, Merwin & Lemmon,	
Baldwin, C. E.	West Cornwall		Bridgeport
Brooks, Isaac W.	Torrington	Martin, R. B.	Woodbury
Brotherton, Wm. H.	Milford	Morse, Gardner	New Haven
Bushnell, Jerome W.	Essex	Packer, T. E. & Co.	Mystic Bridge
Butler & Hatch,	New Britain	Peck, Miles Lewis	Bristol
Clark, D. H.	Stamford	Perry, Henry H.	Southport
Codding & Lyon,	Collinsville	Raymond, F. M.	Westport
Comstock, Wilbur S.	East Haddam	Rich, George F.	Manchester
Cowles & Merrill,	Norwalk	Roraback, A. T. & M.	Canaan
Crofut, Sidney W.	Danielsonville	Rowley & Baker,	Sharon
Daboll, E. V.	New London	Smith, Franklin	Hazardville
Dickenson, Geo. W.	Essex	Smith & Root,	Waterbury
Downs, Chas. N.	Birmingham	Spencer & Fuller,	Suffield
Fuller, L. H.	Putnam	Squire, W. H. & Co.	Meriden
Fuller, W. H.	Suffield	Stickney, J. N.	Rockville
Hall, Miss Jennie W.	Wallingford	Todd, C. A.	New Milford
Harwood, C. F.	Stafford Springs	Topliff, H. P.	South Coventry
Hayden, J. H. & Son,	Windsor Locks	Treadwell & Ryder,	Danbury
Hemingway, John	Southington	Trumbull, H. N.	Stonington
Hitchcock & Taft,	Unionville	Walden, John L.	Willimantic
Hunt, Chas. K.	West Winsted	Wellman, Henry L.	Clinton
Isbell, Edward E.	Branford	Woodman, H. H.	Bethel

Imperial, London, England.

Camp, Edgar B.	Wallingford	Lindley, John L.	Ansonia
Daboll, Elisha V.	New London	Pierre, Henry J.	Winsted
Downs, Chas. N.	Birmingham	Smith & Root,	Waterbury
Gorman, Richard	Putnam	Squire, W. H.	Meriden
Hubbard, E. N.	Middletown	Staples, James & Co.	Bridgeport
Kimball, C. C. & Co.	Hartford	Tarrant, Nicholas	Norwich
Kimberly, Chas.	New Haven	Walden, John L.	Willimantic
Layton, Jacob M.	South Norwalk	White, Wm. N.	Stamford

Insurance Company of North America, Philadelphia, Penn.

Adams, A. B. & Co.	Willimantic	Harwood, C. F.	Stafford Springs
Allen, Anson J.	New Hartford	Hemingway, John	Southington
Andrews, George A.	Wallingford	Hitchcock & Taft,	Unionville
Beardsley, Geo. L.	Birmingham	Hull, John H.	Westport
Beers, George A.	Bristol	Hunt, Chas. K.	West Winsted
Bell, Harry	Stamford	Jones, Timothy	Danbury
Bowers, Caleb B. & Son,	New Haven	Kimball, C. C., Manager,	Hartford
Brooks, Isaac W.	Torrington	Learned, Bela P.	Norwich
Brown, Thomas S.	East Hampton	Learned, J. C. & Sons	New London
Buell & Willard,	Colchester	Leonard, Joseph E.	Jewett City
Bushnell, Jerome W.	Centerbrook	Lindley, John L.	Ansonia
Butler & Hatch,	New Britain	Marsh, Merwin & Lemmon,	
Butler, Dalé D.	Middletown		Bridgeport
Chesebro, Chas. H.	Putnam	Marvin, John W.	Deep River
Clarke, Abel F.	Sandy Hook	McCray, W. B., Ass't Mgr.,	Hartford
Crofut, Sidney W.	Danielsonville	North, J. G. & J. C.	New Haven
Cowles & Merrill,	Norwalk	Packer, T. E. & Co.	Mystic Bridge
Edwards, Chas. H.	Portland	Rich, Geo. F.	South Manchester

Insurance Company of North America, Philadelphia, Penn., (Continued.)

Name.	Residence.	Name.	Residence.
Roraback, A. T. & M.	Canaan	Squire, W. H. & Co.,	Meriden
Russell, B. A.	Greenwich	Taylor & Golden,	South Norwalk
Simmons, Frank W.	Shelton	Thayer, A. L.	Collinsville
Smith, Franklin	Hazardville	Thomas, Edson	Thomaston
Smith & Root,	Waterbury	Todd, Cyrus A.	New Milford
Spencer & Fuller,	Suffield	Topliff, H. P.	South Coventry

Insurance Company of the State of Pennsylvania, Philadelphia, Penn.

Andrew, Charles N.	Willimantic	Learned, Bela P.	Norwich
Barlow, John H.	Birmingham	McCray, W. B., Ass't Mgr.,	Hartford
Bell, Harry	Stamford	McLean, Geo. L.	Rockville
Bowers, C. B. & Son	New Haven	McWeeney, John	Meriden
Fairchild, A. B.	Bridgeport	Simmons, Frank W.	Birmingham
Kimball, C. C., Manager,	Hartford	Stedman, Edmund A.	Hartford
Kimberly, Chas. & Co.,	New Haven	Williams, Samuel P.	Waterbury
Layton, Jacob M.	South Norwalk		

Lancashire, Manchester, England.

Adams, A. B. & Co.,	Willimantic	Dayton, John	Greenwich
Atwater, William C.	Birmingham	Hoxie, J. H. & Son,	Mystic River
Baker, Wm. E.	Hartford	Learned, B. P.	Norwich
Bartlett, Egbert	Ansonia	Page, Benjamin	Meriden
Butler, Dale D.	Middletown	Peck, Miles Lewis	Bristol
Butler & Hatch,	New Britain	Raymond, F. M.	Westport
Cannon & Burton,	New Haven	Smith & Root,	Waterbury
Carrington, George M.	West Winsted	Stickney, J. N.	Rockville
Catlin, Lyman S.	Bridgeport	Taylor & Golden,	South Norwalk
Chesebro, C. H.	Putnam	Todd, Cyrus A.	New Milford
Clark, D. H.	Stamford	Tweedy, John	Danbury
Coolidge & Lockwood,	Norwalk	Weaver, H. C.	New London
Danielson, S. D.	Danielsonville		

Lion, London, England.

Bennett, M., Jr., manager,	Hartford	Layton, Jacob M.	South Norwalk
Brewster, Jas. H., ass't mgr.,	Hartford	Lineburgh, W. G. & Son,	Bridgeport
Chesbro, E. P.	Willimantic	Williams, Samuel P.	Waterbury
Clark & DeForest,	Stamford	Wilson, Chas. & Co.,	New Haven
Fisher, George B.	Hartford		

Liverpool and London and Globe, Liverpool, England.

Andrews, Edward C.	Cheshire	Hoyt, Theodore	Danbury
Atwater, Wm. C.	Birmingham	Isbell, Edward E.	Branford
Babcock, Chas.	Niantic	Learned, J. C. & Sons,	New London
Baker, W. E.	Hartford	Leonard, J. E.	Jewett City
Barnes, F. J.	Warehouse Point	Mattoon, B. H.	Watertown
Beers, Geo. A.	Bristol	Mathewson, E. P.	Pomfret
Bill, A. G. & Co.,	Danielsonville	Merriman, Chas.	East Hartford
Brooks, Isaac W.	Torrington	North, J. G. & J. C.	New Haven
Butler & Hatch,	New Britain	Pierre, Henry J.	Winsted
Butler, Dale D.	Middletown	Royce, A. Irving	Norwich
Chapman & Harwood,	Rockville	Smith, Chas. G.	Hartford
Chesebro, Chas. H.	Putnam	Smith & Root,	Waterbury
Cowles & Merrill,	Norwalk	Strong, P. R.	Colchester
Hemingway, John	Southington	Taylor & Golden,	So. Norwalk
Higby & DeForest,	Bridgeport	Thomas, Edson	Thomaston
Hitchcock & Taft,	Unionville	Walden, John L.	Willimantic
Holt & Stevens,	Meriden	Williams, Henry A.	Collinsville
Hoyt, Frank H.	Stamford	Woodhouse, E. G.	Wethersfield

Lloyds Plate Glass, New York, N. Y.

Name.	Residence.	Name.	Residence.
Adams, A. B. & Co.,	Willimantic	Noble, John F.	Bridgeport
Archer, George D.	Greenwich	Otis, A. L.	Meriden
Beecher, S. G. & Son,	Meriden	Page, Benj. F.	Meriden
Brooks, Isaac W.	Torrington	Rogers, Wm. H.	Hartford
Butler & Hatch,	New Britain	Russell, B. A.	Greenwich
Chapman & Harwood,	Rockville	Simmons, F. W.	Birmingham
Chesebro, Charles H.	Putnam	Stickney, John N.	Rockville
Clark & DeForest,	Stamford	Staples, James & Co.,	Bridgeport
Coolidge, Clarence B.	Norwalk	Taylor & Golden,	South Norwalk
Crofut, H. L.	Danbury	Terrell, Wales	South Norwalk
Crofut, S. W.	Danielsonville	Thompson, C. S.	New Haven
Gardner, A. H. & I. I.	Meriden	Tomlinson, J.	Shelton
Goodsell, George W.	Bridgeport	Trumbull, H. N.	Stonington
Goodsell, McNeil & Co.,	Bridgeport	Weaver, Henry C.	New London
Hunt, Charles K.	Winsted	Williams, J. F. & Son,	Norwich
Jones, J. G.	Waterbury	Wilson, Perry P.	Putnam
Long & Lawson,	Hartford		

London, London, England.

Anderson, Jerome S.	Stonington	Fitch, Orrin	New Hartford
Atwater, Wm. C.	Birmingham	Jones, John G.	Waterbury
Bartlett, Egbert	Ansonia	Layton, Jacob M.	South Norwalk
Bishop & Taylor,	Stamford	Lyman, D. A.	Willimantic
Bowers, Caleb B. & Son,	New Haven	Marsh, Merwin & Lemmon,	Bridge't
Butler, Dale D.	Middletown	Page, Benj. & Co.,	Meriden
Butler & Hatch,	New Britain	Pierre, Henry J.	Winsted
Camp, E. B.	Wallingford	Robinson, Henry M.	Danbury
Chapman, Silas, Jr.,	Hartford	Williams, J. F. & Son,	Norwich
Cowles & Merrill,	Norwalk	Wilson, Chas. & Co.,	New Haven
Daboll, E. V.	New London		

London and Lancashire, Liverpool, England.

Andross, W. W.	Rockville	Peck, Miles Lewis	Bristol
Atwater, Wm. C.	Birmingham	Smith & Root,	Waterbury
Bulkley, Nathan T.	Danbury	Smith, Chas. G.	Hartford
Chase, D. W.	Middletown	Squire, W. H. & Co.,	Meriden
Chesbro, E. P.	Willimantic	Story, J. Palmer	Norwich
Hill, Jas. H.	New London	Taylor & Golden,	So. Norwalk
Hoyt, Frank H.	Stamford	Walker & Parsons,	New Britain
Hullivan, M. W.	Thompsonville	Webster & Moore,	Hartford
Mead, W. C.	Bridgeport	Wilson, Chas. & Co.,	New Haven
Morse, Gardner & Son,	New Haven	Wilson, Oliver E.	Norwalk

Mercantile, Boston, Mass.

Coughlin, Wm. J.	Middletown	Jordan, Henry A.	Ansonia
Conklin, H. W.	Hartford	Lord, Reuben, Jr.,	New London
De Forest, G. L. & Co.,	Birmingham	McNeil, V. F. & Co.,	New Haven
Fairchild, E. W.	Bridgeport	Parker, John F.	Norwich
Hall, E. D. & Co.	Meriden	Scoville, H. S.	Waterbury

Mechanics and Traders, New Orleans, La.

Name.	Residence.	Name.	Residence.
Bell, Harry	Stamford	Holt & Stevens,	Meriden
Bishop, Chas. B.	Litchfield	Layton, Jacob M.	South Norwalk
Bronson, Casimir H.	Waterbury	McNeil, N. A. & Co.,	Lime Rock
Butler & Hatch,	New Britain	McNeil, V. F. & Co.,	New Haven
Chesbro, E. P.	Willimantic	Osborn, Stephen C.	Bridgeport
Chapman, Silas, Jr.,	Hartford	Parker, J. F.	Norwich
Fairchild, E. W.	Bridgeport	Purdy, Horace & Son,	Danbury
Goodsell, G. W.	Bridgeport	Simmons, F. W.	Birmingham
Goodsell, McNeil & Co.,	Bridgeport	Taylor & Golden,	South Norwalk
Hartshorn, J. W.	New London	Treadwell & Ryder,	Danbury
Hill, J. H. & Co.,	New London	Wilson, O. E.	Norwalk
Hubbard, E. K.	Middletown		

Merchants, Newark, N. J.

Allen, Charles I.	Bethel	Holt & Stevens,	Meriden
Andrew, Charles N.	Willimantic	Hunt, Charles K.	Winsted
Atwater, W. C.	Birmingham	Layton, Jacob M.	South Norwalk
Butler, Dale D.	Middletown	Mason, Carlos V.	Bristol
Butler & Hatch,	New Britain	Mathewson, A. B. & Co.,	Danielsonv'le
Cannon & Burton,	New Haven	North, John C.	Milford
Catlin, Lyman S.	Bridgeport	Parsons, G. S. & Co.,	Waterbury
Coolidge & Lockwood,	Norwalk	Smith, C. G.	Hartford
Daboll, Elisha V.	New London	Soule & Staub,	New Milford
Dickinson, L. A.	Hartford	Story, J. Palmer,	Norwich
Fuller, Lucius H.	Putnam	Wilson, Charles & Co.,	New Haven
Goodsell, McNeil & Co.,	Bridgeport		

Merchants, Providence, R. I.

Bishop & Taylor,	Stamford	Smith & Root,	Waterbury
Bowen, A. J.	Willimantic	Stickney, J. N.	Rockville
Butler, Dale D.	Middletown	Story, J. Palmer,	Norwich
Conklin, H. W.	Hartford	Walker & Parsons,	New Britain
Goodsell, McNeil & Co.,	Bridgeport	Warren, H. C.	New Haven
Hall, Wm. M.	Wallingford	Watrous, Jas. & Co.	New London
Page, Benj.	Meriden		

Merchants and Farmers, Worcester, Mass.

Birdseye, T. S.	Birmingham	Gillett, Ralph,	Hartford
Buell & Willard,	Colchester	Lyman, D. A.	Willimantic
Chandler, J. W.	Stafford Springs	Oshorn & Price,	Hartford
Chapman & Harwood,	Rockville	Spencer & Fuller,	Suffield
Croft, Sidney W.	Danielsonville	Tourtellotte, Oscar N.	Grosvenordale
Fuller, Lucius H.	Putnam	Wilson, Chas. & Co.	New Haven
Fuller, Edward E.	Tolland		

Metropolitan Plate Glass, New York, N. Y.

Atwater, Wm. C.	Birmingham	Lindley, John L.	Ansonia
Bacon & Guy,	Middletown	McNeil, V. F. & Co.,	New Haven
Bell, Harry	Stamford	Noble, J. F.	Bridgeport
Chapman, Silas, Jr.,	Hartford	Squire, Wilbur H.	Meriden
Coolidge & Lockwood,	Norwalk	Story, John Palmer	Norwich
Davis, Henry L.	Wallingford	Todd, C. A.	New Milford
DeForest, G. L. & Co.,	Birmingham	Walker & Parsons,	New Britain
Fuller, James E.	Norwich	Warren, H. C.	New Haven
Knapp, Smith H.	Danbury	Weaver, H. C.	New London
Layton, J. M.	South Norwalk	Welton, Nelson J.	Waterbury

Michigan Fire and Marine, Detroit, Mich.

Name.	Residence.	Name.	Residence.
Bronson, Casimir H.	Waterbury	O'Neil & Flynn,	Meriden
Coolidge & Lockwood,	Norwalk	Quien, Christian & Co.,	Danbury
Goodsell, Zalmon	Bridgeport	Walker & Parsons,	New Britain
Kilbourn, J. A.	Hartford	Webster & Moore,	Hartford

Milwaukee Mechanics, Milwaukee, Wis.

Bronson, Casimir H.	Waterbury	Perkins, E. R.	Waterbury
Coolidge & Lockwood,	Norwalk	Quien, Christian & Co.,	Danbury
Cassidy, W. J.	Waterbury	Rusher, Henry P.	Waterbury
Flamming, P. J.	Waterbury	Walker & Parsons,	New Britain
Goodsell, Zalmon	Bridgeport	Watson, T. H.	Bridgeport
Hart, C. H.	Waterbury	Webster & Moore,	Hartford
O'Neil & Flynn,	Meriden	Wilson, Chas. & Co.,	New Haven

Newark, Newark, N. J.

Dillingham, E. B.	Hartford	Layton, J. M.	South Norwalk
Garner, W. V. & Sons,	Bridgeport	Wilson, Chas. & Co.,	New Haven
Lawrence, G. B.	Waterbury		

New Hampshire, Manchester, N. H.

Andross, W. W.	Rockville	Hunt, Charles K.	West Winsted
Atwater, Wm. C.	Birmingham	Jones, J. G.	Waterbury
Bacon & Guy,	Middletown	Layton, Jacob M.	South Norwalk
Beach, Willis J.	Litchfield	Lineburgh, W. G. & Son,	Bridgeport
Bentley, Samuel H.	Old Mystic	Mason, C. V.	Bristol
Braddock, C. S.	New London	McNeil, Merritt	Torrington
Bulkley, N. T.	Danbury	Page, Benj. F. & Co.	West Meriden
Cameron, Charles	Greenwich	Taft, Fred A.	Stamford
Chesbro, E. P.	Willimantic	Webster & Moore,	Hartford
Decker, Peter H.	Unionville	Williams, J. F. & Son,	Norwich
Dickinson, L. A.	Hartford	Wilson, O. E.	Norwalk
Hemingway, John	Southington	Wilson, Charles & Co.,	New Haven
Humphrey, J. D.	New Britain		

New Jersey Plate Glass, Newark, N. J.

Bishop & Taylor,	Stamford	Lockwood, Geo.	South Norwalk
Daboll, E. V.	New London	Parker, George F.	Norwich
Fowler, Herbert G.	New Britain	Schlegel, Wm. J.	Waterbury
Hodge, Frank W.	Danbury	Webster & Moore,	Hartford
Hoyt, Theodore	Danbury	Wilson, Chas. & Co.,	New Haven
Lineburgh, W. G. & Son,	Bridgeport		

New York Bowery, New York, N. Y.

Archer, George D.	Greenwich	Humphrey, J. D.	New Britain
Bronson, Casimir H.	Waterbury	Lyman, Dwight A.	Willimantic
Coolidge & Lockwood,	Norwalk	McNeil, N. A. & Co.,	Lime Rock
Daboll, E. V.	New London	McNeil, V. F. & Co.,	New Haven
Fairchild, E. W.	Bridgeport	O'Neil & Flynn,	Meriden
French, C. S.	Trumbull	Osborn, S. C.	Bridgeport
Goodsell, G. W.	Bridgeport	Penfield, J. N.	Bridgeport
Goodsell, Zalmon	Bridgeport	Webster & Moore,	Hartford
Goodsell, McNeil & Co.,	Bridgeport	Williams, J. F. & Son,	Norwich

New York Plate Glass, New York, N. Y.

Name.	Residence.	Name.	Residence.
Andross, Wm. W.	Rockville	French, C. S.	Bridgeport
Bartlett, Egbert	Ansonia	Fuller, Jas. E.	Norwich
Birdseye, Thomas	Birmingham	Goodsell, McNeil & Co.,	Bridgeport
Brown, Wm. E.	Stamford	Holt & Stevens,	Meriden
Bronson, Casimir H.	Waterbury	Hodge, F. W.	Danbury
Buell & Willard,	Colchester	Layton, J. M.	South Norwalk
Butler, Dale D.	Middletown	Learned, J. C. & Sons,	New London
Butler & Hatch,	New Britain	Lockwood, Wm.	Norwalk
Cannon & Burton, Gen. Agents,	New Haven	Marsh, Merwin & Lemmon,	Bridgeport
Camp, E. B.	Wallingford	Mason, C. V.	Bristol
Chesbro, E. P.	Willimantic	North, J. G. & J. C.	New Haven
Dickinson, L. A.	Hartford	Royce, A. Irving	Norwich
Dudley, Frank A.	New Haven	Sweeney, James E.	Naugatuck
Downs, C. N.	Birmingham	Staples, James & Co.,	Bridgeport
		White, E. R.	Middletown

Niagara, New York, N. Y.

Andross, W. W.	Rockville	Hubbard, E. N.	Middletown
Archer, George D.	Greenwich	Layton, Jacob M.	South Norwalk
Baker, Henry A.	Montville	Mason, C. V.	Bristol
Barlow, J. H.	Shelton	Mead, Melville E.	Darien
Beecher, S. G. & Son,	New Milford	Merwin, J. J. & Son,	Poquonock
Bell, Harry	Stamford	McNeil, N. A.	Bridgeport
Bishop, C. B.	Litchfield	McNeil, V. F. & Co.,	New Haven
Brooks, Isaac W.	Torrington	McNeil, N. A. & Co.,	Lime Rock
Brotherton, Wm. B.	Milford	Palmer, George	Branford
Bull, Geo. R. & Co.,	Kent	Purdy, Horace & Son,	Danbury
Butler & Hatch,	New Britain	Raymond, F. W.	Westport
Camp, Lewis A.	Seymour	Royce, A. Irving	Norwich
Cannon & Burton,	New Haven	Simmons, F. M.	Birmingham
Carrington, Geo. M.	Winsted	Smith, Charles G.	Hartford
Chapman, Silas, Jr.,	Hartford	Smith & Root,	Waterbury
Chesbro, E. P.	Willimantic	Soule & Staub,	New Milford
Comstock, W. S.	East Haddam	Staples, James & Co.,	Bridgeport
Converse, A. W.	Windsor Locks	Taylor & Golden,	South Norwalk
Davis, Henry L.	Wallingford	Thomas, Ephraim	Rowayton
Dean, Martin	Naugatuck	Thompson, John W.	Stratford
Fuller, L. H.	Putnam	Treadwell & Ryder,	Danbury
Harwood, Chas. F.	Stafford Springs	Wilcox, W. J.	Cornwall
Holt & Stevens,	Meriden	Wilson, O. E.	Norwalk
Hoxie, J. H. & Son,	Mystic River	Woodman, Howard H.	Bethel

North American, Boston, Mass.

Conklin, H. W.	Hartford	Reed, Lewis,	Danbury
Gardner, A. H. & I. I.	Meriden	Rowland, H. L.	Waterbury
Humphrey, J. D.	New Britain	Taff, Fred. A.	Stamford
Lord, Reuben, Jr.,	New London	Wilson, Charles & Co.,	New Haven

North British and Mercantile, London, England.

Name.	Residence.	Name.	Residence.
Adams, A. B. & Co.,	Willimantic	Hull, John H.	Westport
Anderson, J. S.	Stonington	Layton, Jacob M.	South Norwalk
Atwater, Wm. C.	Birmingham	Learned, J. C. & Sons, New London	
Bacon & Guy,	Middletown	Marsh, J. H.	Westville
Bartlett, Egbert	Ansonia	Marsh, Merwin & Lemmon,	
Bell, Harry	Stamford		Bridgeport
Butler & Hatch,	New Britain	Marvin, John W.	Deep River
Bancroft, M. H.	Warehouse Point	Oviatt, S. B.	New Haven
Brooks, Isaac W.	Torrington	Packer, Thos. E. & Co., Mystic River	
Brainard, D. & H. K.	Thompsonville	Peck, Miles Lewis	Bristol
Beardsley, E. W.	Hartford	Perry, Henry H.	Southport
Converse, A. W.	Windsor Locks	Perry, Oliver F.	Collinsville
Cowles & Merrill,	Norwalk	Pierre, Henry J.	Winsted
Dillon & O'Brien,	New Haven	Shea, John J.	New Haven
Fuller, James E.	Norwich	Smith & Root,	Waterbury
Harwood, Chas. F.	Stafford Springs	Spencer & Fuller,	Suffield
Higby, James T.	Milford	Thompson, Cleveland S.	New Haven
Holt & Stevens,	Meriden	Tillinghast, E. T.	Plainfield
Hoyt, Theodore	Danbury		

Northern, London, England.

Atwater, Wm. C.	Birmingham	Lindley, John L.	Ansonia
Bacon & Guy,	Middletown	Mason, C. V.	Bristol
Begent, L. S.	Stamford	Parsons, G. S. & Co.,	Waterbury
Bissell, Francis	Litchfield	Pierre, Henry J.	Winsted
Braddock, Chas. S.	New London	Scott, Hiram K.	Ridgefield
Bulkley, Nathan T.	Danbury	Smith, H. D.	Norwalk
Crofut, Sidney W.	Danielsonville	Stanley, Robert N.	Highland Park
Fuller, James E.	Norwich	Staples, James & Co.,	Bridgeport
Holt & Stevens,	Meriden	Walker & Parsons,	New Britain
Kimball, C. C. & Co.,	Hartford	Wilson, Chas. & Co.,	New Haven

Northwestern National, Milwaukee, Wis.

Cannon & Burton,	New Haven	Page, Benjamin & Co.,	Meriden
Chapman, Silas, Jr.,	Hartford	Royce, A. Irving	Norwich
Hill, J. H. & Co.,	New London	Staples, James & Co.,	New Haven
Judd, George E.	Waterbury		

Norwich Union, Norwich, England.

Archer, George D.	Greenwich	Mason, C. V.	Bristol
Atwater, Wm. C.	Birmingham	McLean, George L.	Rockville
Beach, Willis J.	Litchfield	McNeil, Merritt	Torrington
Beardsley, E. W.	Hartford	Northrop, C. H.	Newtown
Buell, Miss Roxana,	Clinton	Palmer, George	Branford
Butler & Hatch,	New Britain	Pepworth & Booth,	Southington
Catlin, Lyman S.	Bridgeport	Pierre, Henry J.	Winsted
Chesebro, Charles H.	Putnam	Phelan Bros.,	Bridgeport
Crofut, Sidney W.	Danielsonville	Raymond, F. M.	Westport
Edgar, Thomas	New London	Rich, George F.	Manchester
Gilbert, Henry A.	Bethel	Smith, Wm. H.	Plainville
Hayden, N. W.	Windsor	Smith, Chas. G.	Hartford
Hitchcock & Taft,	Unionville	Squire, W. H.	Meriden
Hoxie, J. H. & Son,	Mystic River	Strong, P. R.	Colchester
Hubbard, E. N.	Middletown	Taff, Fred. A.	Stamford
Jones, Clarence E.	New Hartford	Tarrant, N.	Norwich
Judd, George E.	Waterbury	Terrell, Wales	Ansonia
Layton, Jacob M.	South Norwalk	Thompson, C. S.	New Haven
Lockwood, Wm.	Norwalk	Walden, John L.	Willimantic

Pacific, New York, N. Y.

Name.	Residence.	Name.	Residence.
Archer, George D.	Greenwich	Lyon, Louis H.	Bridgeport
Blackman, Henry L.	Bridgeport	O'Neil & Flynn,	Meriden
Bradley, Jared C.	New Haven	Osborn, Stephen C.	Bridgeport
Bronson, Casimir H.	Waterbury	Quien, Christian & Co.,	Danbury
Catlin, Lyman S.	Bridgeport	Taff, F. A.	Stamford
Daboll, Elisha V.	New London	Webster & Moore,	Hartford
Farley, Noah W.	Stratford	Williams, J. F. & Son,	Norwich
Fuller, Thomas	New Milford	Wilson, O. E.	Norwalk
Goodsell, G. W. & Son,	Bridgeport	Wilson, Chas. & Co.,	New Haven
Lindley, John L.	Ansonia		

Palatine, Manchester, England.

• L. A. Dickinson, Hartford.

Pennsylvania, Philadelphia, Pa.

Adams, A. B. & Co.,	Willimantic	Layton, Jacob M.	South Norwalk
Atwater, Wm. C.	Birmingham	Learned, J. C. & Sons,	New London
Beers, G. A.	Bristol	Long, Case & Co.,	Hartford
Bill, A. G.	Danielsonville	Lyons, L. H.	Bridgeport
Bishop, C. B.	Litchfield	North, J. C.	New Haven
Coolidge & Lockwood,	Norwalk	Packer, T. E. & Co.,	Mystic Bridge
Fuller, James E.	Norwich	Smith & Root,	Waterbury
Holt & Stevens,	Meriden	Squire, W. H. & Co.,	Meriden
Howard, A.	Stafford Springs	Tyler, Robert S.	Jewett City
Hoyt, Theodore	Danbury	Wakefield & Shew,	Hartford
Hubbard, Henry A.	Stamford	Walker & Parsons,	New Britain
Hunt, Charles K.	West Winsted		

People's, Manchester, N. H.

Andrew, C. N.	Willimantic	Mead, W. C.	Bridgeport
Atwater, Wm. C.	Birmingham	Merwin, J. J. & Son,	Poquonock
Baker, Henry A.	Montville	Parsons, G. S. & Co.,	Waterbury
Butler, Dale D.	Middletown	Peters, Melvin M.	New London
Butler & Hatch,	New Britain	Randall, Geo. W.	Rockville
Cowles, Edmund B.	Meriden	Sheffield, Thos. D.	Pawcatuck
Dudley, A. E. & Son,	New Haven	Smith, Wm. H.	Plainville
Finney, John H.	Greenwich	Todd, Cyrus A.	New Milford
Gorman, Richard	Putnam	Webster & Moore,	Hartford
Knapp, S. H.	Danbury	Weld, F. H. & Son,	New Haven
Marvin, J. W.	Deep River	Wilson, O. E.	Norwalk
McNeil, N. A. & Co.,	Lime Rock		

Phenix, Brooklyn, N. Y.

Adams, A. B. & Co.,	Willimantic	Hemingway, John	Southington
Archer, George D.	Greenwich	Holt & Stevens,	Meriden
Atwater, Wm. C.	Birmingham	Kimball, C. C.	Hartford
Bartlett, Egbert	Ansonia	Marsh, Merwin & Lemmon,	Bridgeport
Bentley & Pendleton,	Stonington	McNeil, Merritt	Torrington
Bentley, Samuel H.	Mystic	Norton, Omer E.	Hotchkissville
Bradley, Henry	Seymour	Raymond, F. M.	Westport
Brotherton, Wm. B.	Milford	Smith & Root,	Waterbury
Butler & Hatch,	New Britain	St. John, S. Y.	New Canaan
Butler, Dale D.	Middletown	Taff, Fred A.	Stamford
Chesebro, C. H.	Putnam	Tilden, A. J.	Stafford Springs
Coit & Chapman,	Norwich	Warren, Herbert C.	New Haven
Crofut, Sidney W.	Danielsonville	Wilson, Chas & Co.,	New Haven
Davis, Henry L.	Wallingford	Wilson, Oliver E.	Norwalk
Edgar, Thomas	New London	Woodman, Howard H.	Bethel
Frisbie, Carlton F.	Plainville		

Phoenix, London, England.

Name.	Residence.	Name.	Residence.
Bartram, A. E.	Bridgeport	Peters, Melvin M.	New London
Butler, Dale D.	Middletown	Pond, Jonathan W.	New Haven
Butler & Hatch,	New Britain	Prindle & Cole,	Bridgeport
Catlin, Lyman S.	Bridgeport	Raymond, F. M.	Westport
Chapman, Silas, Jr.,	Hartford	Squire, W. H. & Co.,	Meriden
Chesebro, Chas. H.	Putnam	Taff, Fred. A.	Stamford
Clark, Frank E.	New Haven	Terrell, Wales	Ansonia
DeForest, G. L. & Co.,	Birmingham	Thompson, C. S.	New Haven
Hanrahan, Daniel	Stamford	Walden, John L.	Willimantic
Hunt, Chas. K.	West Winsted	Welton, Nelson J.	Waterbury
Layton, Jacob M.	South Norwalk	Williams, J. F. & Son,	Norwich
Lockwood, Wm.	Norwalk		

Providence Washington, Providence, R. I.

Baker, Willard	Sharon	Isbell, Edward E.	Branford
Barlow, George H.	Shelton	Jones, J. G.	Waterbury
Bell, Harry	Stamford	Kelley, George E.	New Haven
Bishop, Chas. B.	Litchfield	Learned, J. C. & Son,	New London
Cameron, Charles	Greenwich	Lester, William A.	Plainfield
Carey, Fitch A.	Central Village	Mason, Carlos V.	Bristol
Chesbro, E. P.	Willimantic	Mathewson, A. B.	Danielsonville
Coan, Charles R.	New Haven	Pierre, Henry J.	Winsted
Coolidge & Lockwood,	Norwalk	Prindle & Cole,	Bridgeport
Cowles, E. B.	Meriden	Osborn & Price,	Hartford
Gardner, A. H. & I. I.	Meriden	Randall & Randall,	Rockville
Gorman, R.	Putnam	Simmons, F. W.	Birmingham
Harwood, Chas. F.	Stafford Springs	Smith & Root,	Waterbury
Hitchcock & Taft,	Unionville	Spencer & Fuller,	Suffield
Holt & Stevens,	Meriden	Sweeney, James E.	Naugatuck
Hubbard, Edwin N.	Middletown	Taylor & Golden,	South Norwalk
Hull, James M.	Madison	Tweedy, John	Danbury
Humphrey, J. D.	New Britain	Warren, Herbert C.	New Haven
Hyatt, J. G.	Westport	Williams, J. F. & Son,	Norwich

Queen, New York, N. Y.

Adams, A. B. & Co.,	Willimantic	Learned, J. C. & Sons,	New London
Atwater, Wm. C.	Birmingham	Lockwood, Wm.	Norwalk
Bartlett, Egbert	Ansonia	Peck, Miles Lewis	Bristol
Bill, A. G. & Co.,	Danielsonville	Raymond, F. M.	Westport
Butler & Hatch,	New Britain	Smith & Root,	Waterbury
Butler, Dale D.	Middletown	Smith, C. G.	Hartford
Cameron, Charles	Greenwich	Squire, W. H.	Meriden
Carrington, Geo. M.	West Winsted	Taylor & Golden,	South Norwalk
Chapman & Harwood,	Rockville	Tilden, A. J.	Stafford Springs
Hemingway, Chas. F.	East Haven	Trumbull, Horace N.	Stonington
Higby & DeForest,	Bridgeport	White, Wm. N.	Stamford
Kimball, C. C. & Co.,	Hartford	Wilson, Chas. & Co.,	New Haven

Quincy, Quincy, Mass.

Andross, Wm. W.	Rockville	Osborn & Price,	Hartford
Chandler, J. W.	Stafford Springs	Tillinghast, E. T.	Plainfield
Lawrence, G. B.	Waterbury		

Reading, Reading, Pa.

Name.	Residence.	Name.	Residence.
Chapman, Silas, Jr.,	Hartford	McWeeney, John	Meriden
Dougherty, T. F.	Waterbury	Mead, Melville E.	So. Norwalk
Humphrey, J. D.	New Britain	Phelan Bros.,	Bridgeport
Lawton, M. W.	Middletown	Roach, J. C.	Wallingford
McNeil, V. F. & Co.,	New Haven		

Reliance, Philadelphia, Pa.

Allen, Joshua W.	Hartford	McNeil, V. F. & Co.	New Haven
Andrew, C. N.	Willimantic	Squire, W. H. & Co.	Meriden
Bartram, Ashbel E.	Bridgeport	Terrell, Wales	Ansonia
Fowler, H. G.	New Britain	Weaver, H. C.	New London
Lawrence, G. B.	Waterbury		

Rochester-German, Rochester, N. Y.

Butler & Hatch,	New Britain	Lockwood, George	South Norwalk
Fisher, George B.	Hartford	Peters, M. M.	New London
Goodsell, Granville W.	Bridgeport	Williams, J. F. & Son	Norwich
Holt & Stevens,	Meriden	Wilson, Charles & Co.	New Haven
Jones, J. G.	Waterbury		

Royal, Liverpool, England.

Anderson, J. S.	Stonington	Hubbard, Henry A.	Stamford
Atwater, William C.	Birmingham	Hunt, Charles K.	West Winsted
Bacon & Guy,	Middletown	Hoyt, Theodore	Danbury
Bartlett, Egbert	Ansonia	Hyatt, Joseph G.	Westport
Bill, Arthur G.	Danielsonville	Layton, J. M.	South Norwalk
Bissell, L. & Son	Rockville	Mason, C. V.	Bristol
Bishop, Chas. B.	Litchfield	McNiell, N. A. & Co.	Lime Rock
Brooks, Isaac W.	Torrington	Packer, T. E. & Co.	Mystic Bridge
Brown, Thos. S.	East Hampton	Ralli, Pandia C.	Riverside
Cameron, Charles	Greenwich	Royce, A. Irving	Norwich
Cannon & Burton,	New Haven	Smith & Root,	Waterbury
Chesbro, E. P.	Willimantic	Soule & Staub,	New Milford
Coolidge & Lockwood,	Norwalk	Staples, James & Co.	Bridgeport
Comstock, W. S.	East Haddam	Sweeney, J. E.	Naugatuck
Downs, Henry L.	Wallingford	Taylor & Golden,	South Norwalk
Edgar, Thomas	New London	Thomas, Edson	Thomaston
Fuller, James E.	Norwich	Tyler, R. S.	Jewett City
Hemingway, John	Southington	Walker & Parsons,	New Britain
Holt & Stevens,	Meriden	Wakefield & Shew,	Hartford
Howard, Alvarado	Stafford Springs		

Saint Paul, St. Paul, Minn.

Bronson, Casimir H.	Waterbury	Squire, W. H. & Co.,	Meriden
Lord, Reuben, Jr.,	New London	Street, F. F.	Hartford
McNeil, V. F. & Co.	New Haven	Walden, John L.	Willimantic
Phelan Bros.,	Bridgeport		

Scottish Union and National, Edinburgh, Scotland.

Bennett, M., Jr., Manager,	Hartford	Layton, Jacob M.	South Norwalk
Brewster, J. H., Asst. Mgr.,	Hartford	Squire, W. H. & Co.	Meriden
Butler & Hatch,	New Britain	Story, J. Palmer	Norwich
Chesbro, E. P.	Willimantic	Thayer, Albert L.	Collinsville
Daboll, Elisha V.	New London	Williams, Samuel P.	Waterbury
Fisher, George B.	Hartford	White, Evelyn R.	Middletown
Higy & DeForest,	Bridgeport	Wilson, Charles & Co.	New Haven

Sea, Liverpool, England.

Kimball, C. C. & Co., Hartford.

Springfield, Springfield, Mass.

Name.	Residence.	Name.	Residence.
Adams, A. B. & Co.,	Willimantic	Fuller, Lucius H.	Putnam
Anderson, Jerome S.	Stonington	Harwood, Chas. F.	Stafford Springs
Andrews, John E.	New Haven	Hitchcock & Taft,	Unionville
Atwater, Wm. C.	Birmingham	Hughes, Geo. W. H.	New Haven
Bacon & Guy,	Middletown	Hunt, Charles K.	West Winsted
Baker, Alden A.	Colchester	Isbell, George A.	New Haven
Baker, H. A.	Montville	Kiernan, Wm. H.	New Haven
Baker, William E.	Hartford	Learned, J. C. & Sons,	New London
Bell, Harry	Stamford	Lindley, John L.	Ansonia
Bill, A. G.	Danielsonville	Marsh, Merwin & Lemmon,	Bge'port
Bishop, Charles B.	Litchfield	Merwin, R. T.	New Haven
Bissell, L. & Son,	Rockville	Niles, W. P.	New Haven
Brainard, David,	Thompsonville	Packer, T. E. & Co.,	Mystic Bridge
Brooks, Carl H.	New Haven	Peck, Miles Lewis	Bristol
Brooks, Isaac W.	Torrington	Roraback, A. T. & M.	Canaan
Butler & Hatch,	New Britain	Ross, Jos. E.	New Haven
Camp, Edgar B.	Wallingford	Russo, Paul	New Haven
Cannon & Burton,	New Haven	Shea, J. J. & Co.	New Haven
Clark, Chas. W.	New Haven	Sheldon, Jos.	New Haven
Clark, E. M.	New Haven	Smith, Franklin	Hazardville
Codding & Lyon,	Collinsville	Smith, G. B.	Saugatuck
Comstock, Wm. S.	East Haddam	Smith & Root,	Waterbury
Cowles, E. B.	Meriden	Spencer & Fuller,	Suffield
Cowles & Merrill,	Norwalk	Taylor & Golden,	South Norwalk
Coyne, Thos. F.	New Haven	Thomas, Edson,	Thomaston
Dillon & O'Brien,	New Haven	Todd, C. A.	New Milford
Fuller, James E.	Norwich	Treadwell & Ryder,	Danbury

Spring Garden, Philadelphia, Penn.

Baker, W. E.	Hartford	Lockwood, Wm.	Norwalk
Barker & Ashton,	South Norwalk	Packer, T. E. & Co.,	Mystic Bridge
Barlow, J. H.	Birmingham	Pepworth & Booth,	Southington
Brotherton, Wm. B.	Milford	Prindle & Cole,	Bridgeport
Brown, A. J.	Willimantic	Reed, Lewis	Danbury
Brown, Wm. E.	Stamford	Roach, Jas. C.	Wallingford
Eaton, Jas. L.	West Winsted	Terrell, Wales	Ansonia
Gardner, A. H. & I. I.	Meriden	Walker & Parsons,	New Britain
Goodsell, Zalmon,	Bridgeport	Wilson, Chas. & Co.,	New Haven
Judd, George E.	Waterbury		

Sun, London, England.

Anderson, Joel M.	Stamford	Lloyd, George	Danielsonville
Anderson, Jerome S.	Stonington	Mason, Carlos V.	Bristol
Atwater, Wm. C.	Birmingham	Moran, Thos. J.	Waterbury
Bishop, Chas. B.	Litchfield	Parsons, G. S. & Co.,	Waterbury
Braddock, Charles S.	New London	Phelan Bros.,	Bridgeport
Camp, E. B.	Wallingford	Purdy, Horace & Son,	Danbury
Chesebro, Charles F.	Putnam	Smith, William H.	New Britain
Cowles, Edmund B.	Meriden	Stoughton, George H.	Thomaston
Craufurd, Robert B.	Norwalk	Terry, Miss Hattie F.	New Haven
Ely, Frederick E.	Thompsonville	Thompson, C. E.	West Haven
Fowler, H. G.	New Britain	Todd, Cyrus A.	New Milford
Goodsell, McNeil & Co.,	Bridgeport	Walden, John L.	Willimantic
Hemingway, John	Southington	White, Evelyn R.	Middletown
Hoxie, J. H. & Son,	Mystic	Williams, J. F. & Son,	Norwich
Kimball, C. C. & Co.,	Hartford	Wilson, Chas. & Co.,	New Haven
Layton, Jacob M.	South Norwalk		

Transatlantic, Hamburg, Germany.

Name.	Residence.	Name.	Residence.
Buths, Jos.	Hartford	Kimball, C. C. & Co.,	Hartford
Butler & Hatch,	New Britain	Parker, J. F.	Norwich
Daboll, C. V.	New London	McNeil, V. F. & Co.,	New Haven
Fairchild, Elihu W.	Bridgeport	Welton, Nelson J.	Waterbury
Holt & Stevens,	Meriden	White, Wm. N.	Stamford
Hull, Albert E.	Ansonia		

Union, London, England.

Staples, Jas. & Co.,	Bridgeport	Wilson, Chas. & Co.,	New Haven
----------------------	------------	----------------------	-----------

Union, Philadelphia, Pa.

Allen, Charles I.	Bethel	Humphrey, John D.	New Britain
Andross, W. W.	Rockville	Jones, John G.	Waterbury.
Bentley, Samuel H.	Mystic	Lord, Reuben, Jr.,	New London
Bulkley, Nathan T.	Danbury	O'Neil & Flynn,	Meriden
Chesbro, E. P.	Willimantic	Taff, Fred A.	Stamford
DeForest, G. L. & Co.,	Birmingham	Webster & Moore	Hartford
Fairchild, E. W.	Bridgeport	Wilson, Charles & Co.,	New Haven
Goodsell, Zalmon	Bridgeport		

United Firemen's, Philadelphia Pa.

Allen, J. W.	Hartford	Morse, J. B.	New Haven
Bartram, A. E.	Bridgeport	McWeeney, John	Meriden
Bestor, Howard J.	Hartford	Prindle & Cole,	Bridgeport
Coolidge & Lockwood,	Norwalk	Taylor & Golden,	South Norwalk
Fowler, Herbert G.	New Britain	Williams, Samuel P.	Waterbury

United States, New York, N. Y.

Barker & Ashton,	South Norwalk	Scoville, H. S.	Waterbury
Garner, Wm. V.	Bridgeport	Sweeney, James E.	Naugatuck
Humphrey, J. D.	New Britain	Treadwell & Ryder	Danbury
Judd, George E.	Waterbury	Webster & Moore	Hartford
McNeil, V. F. & Co.,	New Haven	Weaver, H. C.	New London
O'Neil & Flynn,	Meriden	Walden, John L.	Willimantic

United States Guarantee, New York, N. Y.

Staples, Jas.	Bridgeport	Warren, H. C.	New Haven
---------------	------------	---------------	-----------

Westchester, New York, N. Y.

Anderson, Jerome Schenk	Ston'tgon	Lloyd, George	Danielsonville
Andrew, Charles N.	Willimantic	Mason, C. V.	Bristol
Bacon & Guy,	Middletown	Merrill, Homer	Norwalk
Chesebro, C. H.	Putnam	Morse, W. J.	Wallingford
Coan, Charles R.	New Haven	Northrop, C. H.	Newtown
Daboll, E. V.	New London	Pierre, H. J.	Winsted
DeForest, G. L. & Co.,	Birmingham	Raymond, H. S.	Waterbury
Gillett, Ralph	Hartford	Ryan, John	Waterbury
Hall, E. D.	Meriden	St. John, S. Y.	New Canaan
Higby & De Forest.	Bridgeport	Sweeney, Jas. E.	Naugatuck
Hoadley, Frederick B.	Waterbury	Thomas, Edson	Thomaston
Hoxie, J. H. & Son,	Mystic River	Thompson, C. S.	New Haven
Humphrey, J. D.	New Britain	Todd, Cyrus A.	New Milford
Jones, Timothy	Danbury	Williams, J. F. & Son,	Norwich

Western, Toronto, D. of C.

Name.	Residence.	Name.	Residence.
Abbott, A. F.	Waterbury	Parsons, G. S. & Co.,	Waterbury
Atwater, Wm. C.	Birmingham	Pepworth & Booth,	Southington
Bell, Harry	Stamford	Ryan, John	Waterbury
Chapman, Silas, Jr.,	Hartford	Stevens, George C.	Danbury
Chesbro, E. P.	Wallingford	Stockder, Zerline H.	Meriden
Cowles & Merrill,	Norwalk	Tarrant, Nicholas	Norwich
Lineburgh, W. G. & Son,	Bridgeport	Taylor & Golden,	South Norwalk
Lord, Reuben, Jr.,	New London	Tilden, A. J.	Stafford Springs
McNeil, V. F. & Co.,	New Haven	Walker & Parsons,	New Britain

Williamsburgh City, Brooklyn, N. Y.

Andross, Wm. W.	Rockville	Mason, Carlos V.	Bristol
Atwater, W. C.	Birmingham	Mead, M. E.	Darien
Atwater, W. C.	Waterbury	Nelson, Wm. A.	Ansonia
Bacon & Guy,	Middletown	Nettleton, G. E.	New Haven
Butler & Hatch,	New Britain	Nicoll, C. D. & Co.	New Haven
Chesbro, E. P.	Willimantic	Parsons, G. S. & Co.,	Waterbury
Gillett, Ralph	Hartford	Russell, B. A.	Greenwich
Halliwell, Joseph	New Haven	Ryan, John	Waterbury
Hall, Miss Jennie W.	Wallingford	Sanford, Daniel	Redding Ridge
Hemingway, John	Southington	Squire, W. H.	Meriden
Higby & De Forest,	Bridgeport	St. John, Selleck Y.	New Canaan
Hill, J. H. & Co.,	New London	Treadwell & Ryder,	Danbury
Horton, Ward L.	New Haven	Voigt, August	New Britain
Hubbard, H. A.	Stamford	Williams, J. F. & Son,	Norwich
Kimberly, Chas. & Co.,	New Haven	Wilson, O. E.	Norwalk

